

Consumers' knowledge and attitudes towards consumerism and subsequent complaint
behaviour concerning consumer electronics

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M Consumer Science (Interior Merchandise Management)

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by

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in the

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Dedicated to

My parents

Declaration

I, Chanelle van Oordt, declare that the dissertation, which I hereby submit for the degree M Consumer Science: Interior Merchandise Management, at the University of Pretoria, is my own work and has not previously been submitted by me for a degree at this or any other tertiary institution.

Chanelle van Oordt

Date

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SYNOPSIS

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Although there is immense international support for consumer protection; the notion exists that consumer protection can only exist in developed countries with ample fiscal resources and expertise to properly act in the interest of consumers. This conception leaves consumers in emerging and transitional economies in a difficult position as these economies indeed generally lack sufficient funding and the required capacity to educate consumers on their rights (Donoghue & De Klerk, 2009). With the new South African Consumer Protection Act that came into effect in 2011; South African consumers can now claim to be among the best protected consumers in the world. It is, however, an undeniable fact that South African consumers are often still unaware of their rights, while very little is known about dissatisfied consumers' cognitions and complaint behaviour following dissatisfaction with the performance of complicated and expensive products.

Although substantial literature could be found on consumers' attitudes towards consumerism (consumer protection), consumers' dissatisfaction with consumer products and consumer complaint behaviour in general in developed and developing countries, no empirical studies could be found that link consumers' knowledge of and attitudes towards consumerism with their consumer complaint behaviour regarding dissatisfactory consumer products in a South African context. The objective of this research was therefore to explore and describe the relationship between consumers' knowledge of consumerism and consumer complaint behaviour and the relationship between attitudes towards consumerism and consumer complaint behaviour concerning their dissatisfaction with products. The respondents' perceived level of severity of the consumer electronics' performance failure was also explored. This study used a survey approach. Convenience sampling was employed in Tshwane, South Africa, which generated 351 usable responses. For inclusion in the study, respondents had to have experienced dissatisfaction with the performance of a consumer

electronic product within a 12 month memory recall period. The study was quantitative in nature as well as cross-sectional as it explored and described consumers' knowledge of and attitudes towards consumerism, and their subsequent consumer complaint behaviour in the Tshwane region, as well as their perceived levels of severity of the consumer electronic product failure. The data was collected by means of a self-administered questionnaire. Consumers' knowledge of consumerism was measured and explained in terms of the subjective and objective dimensions of knowledge. Consumers' attitudes toward consumerism were measured by using an adapted version of Barksdale and Darden's (1972) Attitudes toward Marketing and Consumerism Scale. Higher levels of knowledge could be associated with complaint behaviour, but attitudes towards consumerism did not play a role in consumer complaint behaviour. The respondents' perceived levels of the severity of the consumer electronic products' performance failure did not influence the type of complaint action taken. The study has implications for policy makers, consumer protection organisations and retailers.

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LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
CCB	Consumer Complaint Behaviour
CE	Consumer Electronics
CEP	Consumer Electronic Product
CI	Consumers International
CPA	Consumer Protection Act
DTI	Department of Trade and Industry
LDC	Less Developed Country
LSD	Least Significant Difference
MDC	More Developed Country
NCA	National Credit Act
NCC	National Consumer Commission
NCF	National Consumer Forum
NCT	National Consumer Tribunal
SAARF	South African Audience Research Foundation
SANCU	South African National Consumers Union
UN	United Nations

Chapter 1:

Introduction

1.1 INTRODUCTION AND CONTEXT OF THE RESEARCH

Globalisation is a concept which denotes a global process, and encompasses an array of activities such as economic integration, transfer of policies across borders, imparting knowledge, cultural stability, reproduction, relations, and discourses of power (Nayef, 2006). Although globalisation has the potential to improve the circumstances of consumers in many countries, it can also bring about challenges concerning consumer welfare and consumers' access to redress (Consumer Fair, 2001).

Due to the relaxation of trade barriers, globalisation has made it possible for manufacturers to access a wider market base across the world, and has also enabled consumers to access a variety of goods and services through imports (Akello, 2013; Lysonski, Durvasula & Madhavi, 2012; Wessel, 2007). Globalisation is brought about by advancements in technology, communication and transport. These advancements bring people together in economic, communication and transportation networks, and facilitate the sharing of cultural ideas and images from one part of the world to another (Akello, 2013; Loots, 2002; Brown, 1999). Consumers in emerging markets are diverse in terms of cultural and socio-economic backgrounds and are, in certain respects, on a par with consumers in developed countries (McKinsey & Company, 2012). These consumers are often aware of the different brands and the assortment of products available to them, and they require access to these products, some at competitive prices (Lysonski *et al.*, 2012), even though they may not be able to afford the products they desire (Court & Narasimhan, 2010). Due to these changes, consumers have become more modern in their way of thinking, and want to be a part of the consumer culture (Lysonski *et al.*, 2012).

However, as a result of trade liberalisation, consumers in African countries have become more vulnerable and are exposed to unsafe products and services, and fraudulent and monopolistic business practices (Consumer Fair, 2001). The problems that many African consumers experience can be attributed to their social circumstances. They lack purchasing and bargaining power, knowledge and understanding of the markets, and mobility and ability which would empower them to make an informed choice (Consumer Fair, 2001). This is exacerbated by a lack of consumer protection policies designed to promote the eradication

of poverty, facilitate satisfaction of basic needs for all consumers, and to reduce economic inequality in the country (Consumer Fair, 2001).

In South Africa, there are elements of both developed and developing worlds (News 24, 2013b). Although more superior infrastructure and development are evident in larger towns and cities, rural areas are generally in dire need of improved resources and infrastructure (Molawa, 2009). People vary in their levels of consumer sophistication, implying that not all consumers have the ability to make informed consumer decisions. Although a significant number of consumers fall in the medium- to high-income brackets, the majority of the population are poor and live in rural and urban townships (Molawa, 2009). Segments of the poor generally lack educational resources, and proper education is therefore a major problem, contributing to high levels of illiteracy (Molawa, 2009; Project Literacy, n.d.).

In 1990, South Africa rejoined the international economic arena when globalisation gained prominence (Loots, 2002). The country needed to cope with the demands of globalisation, and to establish its status as an emerging market (Akello, 2013). Policies were implemented to enhance economic globalisation, at both national and international levels, by allowing the liberalisation of investments, finance and trade (Akello, 2013; Loots, 2002).

As a result of the expansion of trade, many consumers were introduced to novel and sophisticated products for the first time. Many black consumers also moved to cities as a result of their improved political and socio-economic situations (Donoghue & De Klerk, 2013; Thomas White International, 2011). These consumers now had access to electricity and a variety of advanced technological products. Communication networks expanded, and consumers from all economic backgrounds started to buy Consumer Electronics (CE) such as appliances and cell phones, even if it meant buying these products on credit (Invest SA, 2013; Donoghue & De Klerk, 2009). Consumers believed that they needed these products to balance their newly acquired lifestyles. As a result of the increasing number of consumers who use these products, the possibility of being dissatisfied with the products increases (Donoghue & De Klerk, 2013). Many consumers are not aware of their consumer rights, and do not have the necessary knowledge to pursue redress if they are dissatisfied (Donoghue & De Klerk, 2013).

In recent years, consumerism has acquired an entirely new character due to the changes promulgated by the Consumer Protection Act (68/2008) (hereafter referred to as CPA), which came into effect on 1 April 2011. The CPA encompasses an extensive framework on protecting consumer rights when transacting with suppliers of goods and services (SAICA,

2013). Although legislation safeguards consumers against unlawful behaviour in the marketplace, attitudes towards consumerism and a degree of responsibility associated with consumer protection are in the hands of both consumers and sellers or service providers.

The CPA is based on the concept of “consumerism” which mainly focuses on the strengthening and protection of consumer rights, and the empowerment of consumers in the marketplace to take action when they are dissatisfied (Kotler, 2012). The CPA paves the way for consumers to complain to suppliers and demand fair redress concerning bad service delivery, broken promises and low-quality products (South Africa Info, 2012). Even though the efforts of both the consumer protection advocates and government are commendable, these efforts are ineffective because consumers are not sufficiently knowledgeable about their protection, and do not exhibit positive attitudes towards consumerism. Knowledge and positive attitudes will guide consumers in taking action and responsibility concerning their consumer rights (Hatyoka, 2013).

According to consumer perception studies conducted in Gauteng, poor consumers are often victims of consumer rights violations such as exploitation in terms of unfair contract terms, poor quality product offering, and businesses failing to honour their guarantees (Polity, 2013). However, this is not only a problem of the poor as even wealthy consumers who are confident in their consumer decision-making abilities are often deceived in the marketplace (Coval, Hirshleifer & Teoh, 2004). Consumer education is essential in providing consumers with the correct information in order that they may become responsible consumers. Consumers who are knowledgeable will be better able to exercise their consumer rights (South African Info, 2010).

1.2 PROBLEM STATEMENT

Although a substantial amount of literature has been found on consumers’ attitudes towards consumerism (consumer protection), their dissatisfaction with consumer products, and Consumer Complaint Behaviour (CCB) in both developed and developing countries (Chaubey, Kala & Gupta, 2012; Orel & Zeren, 2011; Lysonski, Durvasula & Watson, 2003; Varadarajan, Bharadwaj & Thirunarayana, 1994; Darley & Johnson, 1993; La Barbera & Lazer, 1980), there is evidence that limited empirical studies have been conducted in a South African context that link consumers’ knowledge of and attitudes towards consumerism with their CCB regarding unsatisfactory consumer products. Donoghue (2008) explored the role of consumer-related variables in CCB, in particular consumers’ cognitions and emotions, product-related variables, and their perceptions of the severity of products failures. This

study specifically addressed consumers' rights to complain. Except for a few studies on CCB in a South African context (Muller, 2014; Donoghue & De Klerk, 2009), empirical studies on South African consumers' knowledge of and attitudes towards consumerism, and the influence of these variables on consumers' CCB concerning CE, are inherently deficient and need to be further explored.

1.3 JUSTIFICATION

The results of this study could contribute to the existing international body of literature on consumers' attitudes towards consumerism and CCB. This study could also shed some light on the measurement of consumers' subjective and objective knowledge, essential in the South African context, to allow researchers to determine whether knowledge leads to specific attitudes toward consumerism and complaint behaviours.

To be able to properly implement the CPA, and by implication protect consumers, the various role players in the marketplace must take cognisance of consumers' knowledge of and attitudes towards consumerism. This study could therefore have practical implications for retailers, manufacturers, and governmental and non-governmental organisation in terms of consumer education. Training programmes are needed to improve consumers' knowledge of consumerism as many consumers are unaware of their consumer rights, while others may be overconfident but are ignorant of the practicalities to take responsibility for their own protection.

The results of this study could also advance current knowledge of CCB concerning CE in a South African context, and could allow CE retailers to address complaints more effectively, as well as protect consumers in terms of their rights to complain. This will not only be to the advantage of the individual consumer in terms of fair treatment and fair redress, but will also allow retailers to correct product problems and improve consumer satisfaction, in the process increasing marketplace efficiency and retaining the consumer as an active purchaser (Crié, 2003). Educated consumers are empowered consumers, and will be better able to make informed consumer decisions in order to engage in appropriate complaint behaviour when needed.

The dissatisfaction of customers may enable retailers and manufacturers to channel their focus in discovering and correcting product problems, increasing consumer satisfaction, retaining the consumer as an active purchaser, and increasing marketplace efficiency, rather than simply pacifying unhappy consumers or providing an excuse and/or a haphazard form

of redress (Crié, 2003). Consumers who make formal complaints are usually more satisfied than consumers who complain informally or do not take any action at all (Center for the Study of Social Policy, 2007:26; Dolinsky, 1994).

Consumers in developing countries need to be educated, not only about consumerism and their rights to be protected against unethical business practices, but to motivate them to be more cautious in the marketplace. Consumers who lack knowledge concerning consumerism and redress mechanisms when they are dissatisfied might be unaware of the procedures to be followed when complaining to retailers and manufacturers. Consumers who are knowledgeable about consumerism are more likely to have positive attitudes towards consumerism, and this would influence their decisions to engage in CCB.

To effectively educate consumers, retailers/manufacturers, government, and governmental and non-governmental consumer protection organisations should provide consumers with information concerning consumerism, such as consumer rights, redress mechanisms, etc. This could be done through consumer education programmes, providing information about consumerism through media platforms (television, radio, Internet), relevant signage in retail environment, and in schools by means of including consumer rights as a subject in the curriculum.

1.4 RESEARCH GOAL

The goal of this study was to investigate and describe the relationship between consumers' knowledge of and attitudes towards consumerism, their perception of the severity of the performance failure concerning a Consumer Electronic Product (CEP), and their CCB.

1.5 RESEARCH OBJECTIVES

With specific focus on consumers in the Tshwane region of South Africa, the following objectives were developed for the study:

Objective 1: To investigate and describe consumers' knowledge of consumerism

Sub-objective 1.1: To investigate and describe consumers' subjective knowledge of consumerism

- Sub-objective 1.2:** To investigate and describe consumers' objective knowledge of consumerism.
- Objective 2:** To investigate and describe consumers' attitudes towards consumerism
- Objective 3:** To investigate and describe the relationship between consumers' knowledge of consumerism and their attitudes towards consumerism
- Sub-objective 3.1:** To investigate and describe the relationship between consumers' subjective knowledge of consumerism and their attitudes towards consumerism.
- Sub-objective 3.2:** To investigate and describe the relationship between consumers' objective knowledge of consumerism and their attitudes towards consumerism
- Objective 4:** To investigate and describe consumers' perceptions of the severity of the performance failure concerning a CEP.
- Objective 5:** To investigate and describe consumers' complaint behaviour concerning CE.
- Objective 6:** To investigate and describe the relationship between consumers' knowledge of consumerism and their complaint behaviour
- Sub-objective 6.1:** To investigate and describe the relationship between consumers' subjective knowledge of consumerism and their complaint behavior
- Sub-objective 6.2:** To investigate and describe the relationship between consumers' objective knowledge of consumerism and their complaint behavior
- Objective 7:** To investigate and describe the relationship between consumers' attitudes towards consumerism and their complaint behaviour.
- Objective 8:** To investigate and describe the relationship between consumers' perceptions of the severity of the performance failure concerning a CEP and their consumer complaint behaviour.

1.6 UNIT OF ANALYSIS, SAMPLING PROCEDURE AND DATA COLLECTION METHOD

Consumers who were dissatisfied with a CEP was the unit of analysis for this study. To participate, respondents had to,

- reside in the Tshwane municipal area,
- be older than 25 years, assuming that by this age they would have gained experience in acquiring and using their own CE,
- have experienced dissatisfaction concerning the performance of a CEP within a 12-month memory-recall period,
- belong to the Living Standards Measure (LSM) group 5 to 10 which would qualify them as having the financial ability to purchase CE.

Non-random convenience sampling was employed. The researcher and trained fieldworkers collected primary data using a convenient sampling method during April to July 2013 by distributing a self-administered questionnaire. The questionnaire consisted of five sections: Section A: Demographics; Section B: knowledge of consumerism; Section C: attitudes towards consumerism; Section D: consumer electronics; Section E: actions taken in response to your dissatisfaction. The investigation of this specific phenomenon followed a deductive approach, which involved an intense investigation of extant literature pertaining to consumerism, consumer dissatisfaction, CCB, consumer knowledge of consumerism and consumer attitudes towards consumerism. A total of 351 usable questionnaires were obtained.

1.7 PRESENTATION AND STRUCTURE OF THE DISSERTATION

The dissertation is presented and structured as follows:

Chapter 2: A Review of Literature

Chapter 2 provides an overview of relevant literature directed towards the problem statement of the study with the focus on consumerism. Dissatisfaction, in terms of the expectancy disconfirmation paradigm, concerning a CEP is then discussed. CBB, as defined by using Day and Landon's (1977) taxonomy of complaint behaviour is discussed, followed by an explanation of the different variables that can influence CCB. Lastly, the theoretical perspective employed in this study, i.e. social cognition, is discussed with focus being placed on consumers' subjective and objective knowledge of and attitudes towards consumerism.

Chapter 3 explicates the research design and the research methodology in accordance with the objectives of the research. Firstly, the conceptual framework, research goal, research objectives and sub-objectives, and a description of the research approach and design is presented. Then, the sampling plan is discussed in terms of the unit of analysis, sampling procedures, sampling technique, and sample size. The measuring instrument as well as the data-collection procedure used is explained. The analysis of the data concerning the quantification of the data is discussed in terms of the coding, capturing, and cleaning of the data. The operationalisation of the measures is explained in terms of the objectives and sub-objectives, and an explanation of the statistical methods is provided. The quality of the data is discussed in terms of its validity and reliability. Lastly, ethical considerations concerning the study are discussed.

Chapter 4 presents the results, analysis and interpretation of the data, in accordance with the objectives for the study. The analysis starts with a description of the demographic characteristics and other descriptive characteristics of the sample, followed by the analysis and interpretation of the results in the order of the objectives for the study. Graphs and tables were included in this chapter to aid the analysis of the data and the interpretation of the findings.

In **Chapter 5** the conclusions of are presented, the research is evaluated and the implications and recommendations for retailers/the government/consumer organisations are discussed. Furthermore, the contribution to existing literature is discussed as well as some suggestions for future research are provided.

The development of the subjective and objective knowledge scales are explained in **Addendum A**. The research questionnaire is included in **Addendum B**. The sample was recruited in various suburbs in Tshwane and were assigned to a specific region in Tshwane. The geographical area is explained in **Addendum C**.

Chapter 2:

Literature review

2.1 INTRODUCTION

In recent years, consumerism in South Africa has assumed a whole new character due to the amendments to the new CPA concerning consumer rights and their implications for both consumers and the retail industry. The CPA now formally entrenches the rights and obligations of both consumers and business. Consumers and retailers need to be aware of these rights to ensure that consumers are treated fairly when conducting business, and that all retailers comply with the Act. Consumers no longer need to be hesitant about complaining to suppliers about poor service and low-quality products. They can insist on transparent redress when dissatisfied with products/services as business is obligated to provide fair redress (Consumer Complaints, 2013; Ramela, 2011; Badler, 2007).

This chapter focuses on the concepts of consumerism, expectancy disconfirmation, CCB, and specific consumer-related variables, including knowledge of consumerism and attitudes towards consumerism. Firstly, consumerism is defined, followed by a discussion on the consumerism life-cycle pattern of development and the differences in consumerism between less-developed countries (LDCs) and more-developed countries (MDCs). The South African situation is explained in the context of the consumerism life cycle pattern of development, consumer rights and the implications for retailers/manufacturers, and the enforcement and protection of consumer rights are discussed. Next, expectancy disconfirmation is discussed as dissatisfaction is a prerequisite for CCB. Then, CCB is reviewed by providing a conceptual CCB. Finally attitudes and knowledge are conceptualised and discussed from a social-cognitive perspective and then applied in a consumer behaviour context.

2.2 CONCEPTUALISING CONSUMERISM

2.2.1 Consumerism defined

The concept “consumerism” has two meanings. The first meaning refers to an organised movement of citizens, independent consumer advocates, consumer protection organisations and government to strengthen the rights and powers of buyers in relation to sellers (Jain & Goel, 2012). The primary concern is to protect consumer rights in the process of exchange. The second

definition of consumerism refers to consumers' pre-occupation with acquiring goods (Du Plessis & Rousseau, 2003:447). For the purpose of this study, the meaning of the first definition applies.

2.2.2 Consumerism life cycle pattern of development

Darley and Johnson (1993) suggest that the progress of consumerism in a country follows a typical life cycle pattern of development. Countries can be represented in this life cycle in accordance with their consumer information and protection legislation as well as governments' involvement and support of these consumer protection activities (Erasmus, 2013:357; Darley & Johnson, 1993; Barker, 1987; Kaynak, 1985).

There are four phases in the consumerism life cycle. The first phase is the crusading phase where consumers do not have any redress options available and they have limited protection against exploitation which drives them towards voicing their complaints (Erasmus, 2013:357; Barker, 1987). The next phase is the population movement which is commonly seen in developing countries (Erasmus, 2013:357; Barker, 1987). In this phase, groups of consumers with similar interests start to voice their concerns (Erasmus, 2013:357). The third phase is the organisational or managerial phase where organisations are formed in order to act on behalf of these consumer groups (Erasmus, 2013:357; Barker, 1987). The last phase is the bureaucratic phase and is mostly characterised by arrogant consumers whose commands are so extreme, that they cause friction between consumers and the industry (Erasmus, 2013:357; Barker, 1987). This last phase is common in developed countries such as the United States of America (Erasmus, 2013:357; Darley & Johnson, 1993).

2.2.3 Differences in consumerism between less-developed countries (LDCs) and more-developed countries (MDCs).

In the past, consumerism had been a primary concern of MDCs where the protection of consumers and their rights were quite sophisticated compared to LDCs where the situation had been rather different (Isin, 2011; Darley & Johnson, 1993:37). Consumers in LDCs are usually considered vulnerable and they generally struggle to protect themselves in competitive markets. In LDCs, it is firstly important to focus on protecting consumers because they do not necessarily have the means, information, or resources to act on their own behalf. Secondly, one must educate consumers so that they become more knowledgeable and consequently more cautious in the marketplace. Lastly, consumers need to be supplied with information that will guide them towards responsible decision making as well as to inform them of their responsibilities as consumers (Erasmus, 2013:356). In MDCs, the contrary is applicable where the focus is firstly on providing information; secondly, educating consumers; and thirdly, protecting consumers. Consumers in MDCs are more inclined to express dissatisfaction with products and services due to their higher

levels of education which in turn would lead to higher expectations (Erasmus, 2013:357; Darley & Johnson, 1993; Thorelli, 1988). LDCs are directed by physiological and security needs, whereas MDCs are dominated by affection and self-esteem needs (Stanton *et al.* in Isin, 2011).

In developed markets, sales people are trained to handle consumer complaints, and consumers are generally more aware of their consumer rights (Phau & Baird, 2008). This is not necessarily the case in developing countries where comprehensive consumer protection is in many cases still in its infancy (Phau & Sari, 2004). Therefore, consumers in developing countries often lack adequate consumer protection, consumer education, and information about legislation when they wish to complain (Isin, 2011; Darley & Johnson, 1993).

In LDCs, there is a lack of sufficient levels of product quality control, inadequate distribution and storage facilities, and a “don’t care” attitude concerning consumer satisfaction, particularly when it involves substandard products sold by unscrupulous sellers (Isin, 2011; Darley & Johnson, 1993). In MDCs, consumers have access to a number of organisations that are concerned with consumer protection (Darley & Johnson, 1993; Thorelli, 1988) and consumers’ rights tend to be accepted by both business firms and public policy makers. However, in LDCs, business firms are generally not interested in protecting consumers’ rights (Kaynak & Wikström, 1985). Consumer policy makers in LDCs cannot engage in policy formation without a research base (policy formulation based on research) and mostly lack methodological frameworks to enable them to study and compare consumerism in their own country as well as across countries (Kaynak & Wikström, 1985). Therefore, it is suggested that consumerism in LDCs be enforced by government policy via legislation and the efficient enforcement of rights rather than it being a matter of public support (Isin, 2011; Darley & Johnson, 1993).

Consumers that are informed and educated are seen as being knowledgeable, self-confident and able to make informed decisions when purchasing services or products (McGregor, 2005). Consumers in lower socio-economic groups, mainly in rural areas, are very often illiterate and lack an adequate level of education. They may not possess the basic knowledge or resources to make informed decisions (Erasmus, 2013:356; Consumer Fair, 2002). It is implied that in LDCs, where educational accomplishments and expectations are lower, consumers are less likely to be dissatisfied than their counterparts in MDCs (Darley & Johnson, 1993).

Due to their low education levels, consumers might have lower expectations and are consequently less concerned about what consumerism entails (Darley & Johnson, 1993). Illiteracy is a major issue in South Africa (Erasmus, 2013:356; Index Mundi, 2013; Project Literacy, n.d) and these consumers are more vulnerable in the marketplace (Adkins & Ozanne, 2005). They are disadvantaged from the outset; they struggle to compare products/services and are likely to accept

poor quality products/services as the norm. Therefore, low education levels can impede the economic growth and development of the country and prevent these consumers from contributing significantly to the economy (Index Mundi, 2013; Adkins & Ozanne, 2005).

2.2.4 The South African situation in the context of the consumerism life cycle pattern of development

South African consumers possess characteristics of both MDCs and LDCs. The population is too diverse to allow a generic consumer-protection approach. There is diversity in terms of income groups as well as race (Donoghue & De Klerk, 2009). Lower socio-economic groups can be associated with LDCs while consumers in higher socio-economic groups can be associated with MDCs (Darley & Johnson, 1993). It is imperative that the government and consumer protection organisations take this into consideration when developing strategies for the protection of these consumers in South Africa.

2.2.5 An explanation of consumer rights and the implications for retailers/manufacturers

Consumer loyalty to a business is essential for its survival (Erasmus, 2013:355). The role and influence of consumers in the marketplace were brought to the forefront when President J.F. Kennedy chose to drive his presidential campaign by promoting consumerism during the 1960s in the USA. After his election in 1962, the following four basic consumer rights became the centre of discussion in the American marketplace which had significant implications for the rest of the world: the right to choose (to be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality), the right to be informed (to be given the facts needed to make an informed choice, and to be protected against dishonest or misleading advertising and labelling), the right to be heard (to have consumer interests represented in the making and execution of government policy, and in the development of products and services), and the right to safety (to be protected against products, production processes and services that are hazardous to health or life) (Peters, 2014; Erasmus, 2013:355; Consumer Fair, 2011a). The UN added four more rights to those proposed by President Kennedy, including the right to redress (to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services), the right to consumer education (to acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities and how to act on them), the right to a healthy environment (to live and work in an environment that is non-threatening to the well-being of present and future generations), and the right to satisfaction of basic needs (to have access to basic, essential goods and services such as adequate food, clothing, shelter, health care, education, public utilities, water and sanitation). These rights are internationally recognised and form the basis of consumer legislation in many countries around the world (Consumers International, 2013).

The new South African CPA is based on the above-mentioned consumer rights and was released in order to regulate these rights (Melville & Melville-Nieman, 2011). In accordance with Chapter 2 of the CPA, South African consumers have, among others, the following rights: equality in the consumer market, right to privacy, freedom of choice, disclosure and information, fair and responsible marketing, fair and honest dealing, fair value, good quality and safety, and accountability by suppliers.

The right of equality in the consumer market pertains to fairness in the market and protects consumers from unfair discrimination (Department of Trade and Industry, 2011:7; Melville, 2010:35). Section 8 of the CPA sets out the extent of consumer protection against discriminatory marketing practices, and Section 9 stipulates the reasonable grounds for differential treatment in special cases (CPA). Consumers cannot be prevented from having access to goods based on gender, race, sexual orientation, age, etc. This is entrenched in the Constitution (SANCU, 2013; Department of Trade and Industry, 2011:7; Melville, 2010:36).

The consumer's right to privacy deals with privacy and confidentiality issues regarding unwanted and unsolicited communication from retailers/manufacturers when promoting their goods and services (SANCU, 2013; Department of Trade and Industry, 2011:8). Consumers have the option to receive or reject direct-marketing communication and to inform the relevant companies accordingly; these companies have to abide by the consumer's decision (SANCU, 2013; Department of Trade and Industry, 2011:8). Direct marketing is limited to business hours and may not take place on Sundays or public holidays (SANCU, 2013). Retailers/manufacturers should therefore be very careful when planning their marketing campaigns so as not to infringe upon a consumer's right to privacy.

The right to choose encompasses the right to choose the retailer/manufacturer with whom consumers want to do business, the right to choose which products to purchase, the right to cancel a fixed-term agreement within a specified period, the right to request pre-authorisation for any repair work, the right to a cooling-off period for direct marketing agreements, the right to cancel bookings/orders made in advance, the right to examine and choose goods even after delivery, the right to return goods and demand redress if goods are unsatisfactory, and the right to retain and not pay for unsolicited goods (SANCU, 2013; Department of Trade and Industry, 2011:9-11, Melville, 2010:92-94). Governments and advocates must encourage fair and effective competition to ensure that consumers can choose from a variety of services and products at their discretion (SANCU, 2006:113).

The right to disclosure and information establishes consumers' rights to information that is provided in easily-understood, clear, and unambiguous language (particularly pertaining to agreements). Retailers/manufacturers must honour prices and conditions as displayed or advertised (SANCU, 2013; Department of Trade and Industry, 2011:12; Melville, 2010:42). Product labelling and descriptions that provide consumers with information regarding products purchased should not be misleading and the specifications of the product must be accurate (Department of Trade and Industry, 2011:13; Melville, 2010:43). All reconditioned or grey-market goods must be declared as such (SANCU, 2013; Department of Trade and Industry, 2011:13; Melville, 2010:43). A consumer has the right to a sales record (receipt or invoice) that gives confirmation and details of the transaction (SANCU, 2013; Department of Trade and Industry, 2011:14; Melville, 2010:44). All intermediaries such as brokers or agents need to disclose their affiliation with a retailer/manufacturer before a transaction takes place, and all deliverers, installers or direct marketers need to disclose their identities upon request (SANCU, 2013; Department of Trade and Industry, 2011:14; Melville, 2010:45).

Adequate information regarding the characteristics of products and services as well as their maintenance and safety standards will ensure consumer satisfaction. This knowledge can assist consumers in making informed decisions that would in turn lead to fewer complaints (Verma & Nanda, 2007:74).

The CPA protects consumers' **right to fair and responsible marketing** by ensuring that retailers/manufacturers are prevented from exploiting consumers, and protects them against bait-and negative-option marketing. This implies that retailers/manufacturers cannot market their goods by deceptive means and by withholding the true characteristics or prices of the product/service. Retailers/manufacturers should not advertise a product that is not in stock in the hope that a consumer may have no option but to purchase another, similar product. Consumers should also not be forced to engage in a transaction whereby the consumer receives notice that an agreement will come into effect unless they inform the retailer/manufacturer that they do not wish to proceed with it (SANCU, 2013; Department of Trade and Industry, 2011:15; Melville, 2010:38,60).

Consumers have the right to be protected from direct marketing and catalogue marketing. When engaging in direct marketing, a consumer is given a five-day cooling-off period so as to ensure that the consumer was not pressured by the salesperson to purchase a product or enter into an agreement. In the case of catalogue marketing, a consumer may not have had the opportunity to inspect the ordered product beforehand and might find it does not meet his/her expectations. A seller is required to disclose certain information (the supplier's name and registration/licence number, address and contact details, sales records, currency for sales, delivery arrangements,

cancellation process, return, exchange and refund policy, and instructions on lodging a complaint) to the consumer prior to purchasing (Department of Trade and Industry, 2011:15-16).

Consumers are also protected with regards to trade coupons, promotions and customer loyalty programmes where a retailer/manufacturer needs to be in a position to deliver the promotional offer (SANCU, 2013; Department of Trade and Industry, 2011:16-17; Melville, 2010:62-63). Retailers and manufacturers may not make false, misleading or deceptive claims or participate in schemes or offers where they knowingly defraud consumers (SANCU, 2013; Department of Trade and Industry, 2011:18-19).

Multiplication, pyramid and chain-letter schemes are prohibited and any retailer/manufacturer or persons conducting these schemes are liable to a fine (SANCU, 2013; Department of Trade and Industry, 2011:19; Melville, 2010:55). Retailers/manufacturers are entitled to sell goods and services, but consumers have a right to assume that they are protected against over-selling and over-booking (SANCU, 2013; Department of Trade and Industry, 2011:19-20, Melville, 2010:58). The CPA sets out strict procedures for auctions that must be adhered to by all auctioneers (SANCU, 2013; Department of Trade and Industry, 2011:20). In the case of deferrals, waivers and substitutions, a retailer is required to treat these as changes in the original agreement, and not as grounds to enter into a new agreement (SANCU, 2013; Department of Trade and Industry, 2011:20).

The right to fair and honest dealing ensures that retailers/manufacturers do not harass, force, pressure, or use any similar tactics when marketing, promoting or supplying their goods, or negotiating or demanding payment from consumers (SANCU, 2013; Department of Trade and Industry, 2011:18).

Consumers' rights to fair, just, and reasonable terms and conditions deal with their rights to protection against unfair, unjust, or unreasonable contract terms, their rights to receive notices with regards to terms and conditions as well as their rights to receive free copies of agreements or contracts (Department of Trade and Industry, 2011:21). This means that retailers/manufacturers cannot have one-sided contracts that favour one party (SANCU, 2013). In accordance with the CPA (SANCU, 2013; Department of Trade and Industry, 2011:22), consumers can refuse to enter into agreements or contracts that are prohibited by law or restrict their rights.

Consumers have the ***right to fair value, good quality and safety*** and they can demand a certain level of quality from a retailer/manufacturer as well as purchasing goods that can be safely used for the intended purpose (SANCU, 2013; Department of Trade and Industry, 2011:23). An implied warranty exists on both newly-purchased goods and on repaired goods. These goods can be

returned to the retailer/manufacturer if found to be defective (SANCU, 2013; Department of Trade and Industry, 2011:24).

The right to safety relates to all aspects of a consumer's interaction in the marketplace, for example, protection against unsafe services or products, hidden dangers or flaws in a service or product, and physical harm within a shopping environment (SANCU, 2006:11). Governments and organisations must also encourage the implementation of safety and legal regulations as well as standards measures to ensure that products are safe to use as expected by consumers (SANCU, 2006:112). Instructions and information should be given to consumers on how to use and dispose of products as well as any negative effects those product might have when used or consumed, for example, in the case of medicine (SANCU, 2006:112). Thus, all retailers/manufacturers must warn consumers about all the risks involved when using a product or facility (e.g., restaurant, cinema, etc.) in a clear and easily understood manner (SANCU, 2013; Department of Trade and Industry, 2011:24).

Consumers have the right to safety, and a retailer/manufacturer can be held liable if injury occurs because of defective goods or services (SANCU, 2013; Department of Trade and Industry, 2011:24-25). A consumer must be informed if a defect has been identified and the retailer/manufacturer must recall such goods forthwith (SANCU, 2013; Department of Trade and Industry, 2011:25). Policies must be introduced to ensure that retailers/manufacturers notify authorities and relevant parties if they become aware of any defects or faults with a service or product (SANCU, 2006:112). If these defects constitute a severe hazard or the service or product becomes dangerous, the retailers/manufacturers should recall, replace, or modify those products (SANCU, 2006:112).

The right to accountability by suppliers protects the consumer concerning lay-by agreements, prepaid certificates and credit vouchers, as well as access to prepaid services and facilities (SANCU, 2013; Department of Trade and Industry, 2011:26).

Education and awareness of consumer rights have proven to be a fundamental contributor to informed decision-making by the individual. It is crucial that all consumers have access to this information to afford them an equal start in life and to become well-informed, critical consumers (Hatyoka, 2013; Consumer Fair, 2011a). This will facilitate an understanding of consumer rights in order that consumers develop the ability to make informed choices (Consumer Fair, 2011a; McGregor, 2005; Sandlin, 2004). It has also been suggested that as more individuals are educated about their rights, more will come forward to, e.g., engage in CCB (Phau & Sari, 2004) which will strengthen the consumerism movement.

2.2.6 The enforcement and protection of consumer rights

Consumers have the right to redress and can lodge a formal complaint with the NCC (Department of Trade and Industry, 2011:7). This right puts consumers in a position to complain if they are dissatisfied with a service or product. They should receive redress in the form of a replacement product or refund, or another form of compensation such as credit or gift vouchers (SANCU, 2006:11-12).

Government and consumer advocates should establish legal processes which would enable consumers to obtain redress through either formal or informal procedures that are fair and inexpensive (Verma & Nanda, 2007; SANCU, 2006:114). Firstly, the role of governmental organisations in enforcing and protecting consumer rights will be discussed, followed by an explanation of the role of non-governmental advocates in enforcing and protecting consumer rights.

2.2.6.1 Governmental organisations

With the implementation of the CPA in 2011, consumers have access to more rights, which would ensure that businesses do not take advantage of them. However, these rights would be meaningless if they were not properly enforced (Melville, 2010:125). The enforcement of the CPA and the resolution of consumer complaints are regulated in Chapters 3 and 6 of the CPA, Section 68 (Opperman & Lake, 2012:205). Governmental organisations, namely the NCC, Department of Trade and Industry (DTI), National Consumer Tribunal (NCT), and several ombudsmen play a role in the regulation and enforcement of consumer rights through legislation (Erasmus, 2013:366-369; Opperman & Lake, 2012:205; SOUTH AFRICA.INFO, 2012; Melville, 2010:125). For example, the NCT was established in terms of the National Credit Act (NCA) 34 of 2005 and is an independent adjudicative entity, deriving its mandate from the NCA. As such, it hears all sides of a case before making a decision. A decision by the Tribunal has the same status as one made by the High Court of South Africa. Therefore, through these channels, consumers who are dissatisfied with products/services could have recourse in resolving their complaints. Another important governmental organisation is the Office of the Consumer Protector in the Western Cape. It was primarily established as a provincial protection agency that is aimed at providing access, information, education and redress to consumers within the province who may experience consumer related disputes. Unfortunately, it only serves consumers in the Western Cape, but it could be beneficial if there were similar offices in all 9 provinces.

It is suggested that consumers initially attempt to resolve their complaints with the retailer/manufacturer; however, according to Section 71 of the CPA, a consumer can approach the NCC at any time to assist with the enforcement of rights or the resolution of complaints (Opperman

& Lake, 2013:208; Melville, 2010:126). Consumers can also refer a complaint to the relevant industry ombudsman, provided that they are registered with the NCC (Melville, 2010:130). If these bodies cannot resolve the complaint, the case may be referred to a Consumer Court or the NCT (Melville, 2010:126). The NCT must conduct a hearing/enquiry concerning any complaint referred to it by the NCC or Consumer Court. However, this should be seen as a last resort (Opperman & Lake, 2012:220; Melville, 2010:137).

Provincial consumer affairs offices have trained staff who can assist consumers by advising them on their consumer rights, assisting them with disputes regarding contracts, quality, etc., creating awareness of consumer rights, educating consumers on their rights as well as referring unresolved matters to the relevant bodies (Erasmus, 2013:366; My Life, My Money, 2013; Debt free DIGI, 2011).

Government should encourage advocates, legal entities, businesses, and other consumer-interest groups, including the media, to promote or undertake education and information programmes to reach consumers in all areas of South Africa through distributing pamphlets, newspaper inserts, etc. (Consumer Fair, 2011b; SANCU, 2006:114).

2.2.6.2 Non-governmental advocates

Non-governmental advocates are voluntary organisations or bodies that assist consumers in enforcing their consumer rights. This includes complaint websites such as <http://www.hellopeter.com> and <http://www.getclosure.co.za>, columns in newspapers and magazines such as Beeld's Tot U diens, the National Consumer Forum (NCF) and Consumer Fair, Consumers International (CI), and the South African Consumers Union (SANCU) (Erasmus, 2013:368-369). Sections 77 and 78 of the CPA stipulate the support measures and activities provided by these advocates or consumer-protection organisations or any other consumer-protection group. The activities include consumer advice and education, research, market monitoring, surveillance and reporting, promotion of consumer rights and advocacy of consumer interests as well as representation of consumers in court, either specifically or generally, alternative dispute resolution through mediation or conciliation, participation in national and international associations, and conferences or forums concerned with consumer-protection matters.

Consumer-rights advocates such as CI and SANCU aspire to putting consumer interests on the national agenda as well as working towards enforcing consumer rights. Television shows such as Carte Blanche Consumer also serve as a platform to educate and inform consumers in South Africa about consumer rights issues (Donovan, 2010). This implies that governmental

organisations and non-governmental advocates should have similar strategies to ensure that all consumers receive basic consumer education.

As the market becomes more complex and fast-moving in terms of technology and technological development as well as the availability of products and imports, the education of consumers becomes essential (Adkins & Ozanne, 2005). Governmental organisations and non-governmental advocates can promote education by developing consumer education and information programmes. This should include information on services and goods as well as redress policies to enable consumers to make informed decisions and to understand their rights and responsibilities (Consumer Fair, 2011b; SANCU, 2006:114; Consumers International, 2013). This will ensure that consumers become “consumer literate” (Adkins & Ozanne, 2005) which would enable them to take the necessary action when they become dissatisfied (Consumer Fair, 2011b).

Governmental organisations and non-governmental advocates should take consumers’ socio-economic status, literacy levels and geographic locations – urban or rural – into consideration as it might have an effect on the type and level of education needed. For example, illiterate consumers are not able to read pamphlets or comprehend complex product information (Erasmus, 2013:356; Consumer Fair, 2011b; SANCU, 2006:114; Sandlin, 2004). These programmes can be integrated into basic school curriculums and form part of existing subjects, and may include topics such as product labelling, food safety, legislation, information on health, product hazards, labelling, redress processes, etc. (Consumer Fair, 2011b; SANCU, 2006:114). Consumer education and training programmes should also be provided to organisations, retailers and manufacturers to enable them to present consumer education programmes (Consumer Fair, 2011b; SANCU, 2006:114).

2.3 EXPECTANCY DISCONFIRMATION

The expectancy disconfirmation paradigm has been widely used in marketing and consumer behaviour literature to explain consumers’ satisfaction/dissatisfaction in terms of the post-purchase evaluation process (Venkatesh & Goyal, 2010; Steward in Ndubisi & Ling, 2006). The paradigm seeks to explain consumers’ evaluation of the perceived discrepancy between prior expectations and the actual performance of the products as perceived after its purchase or consumption (Donoghue & De Klerk, 2009; Tronvoll, 2007; Giese & Cote, 2002). See Figure 2.1.

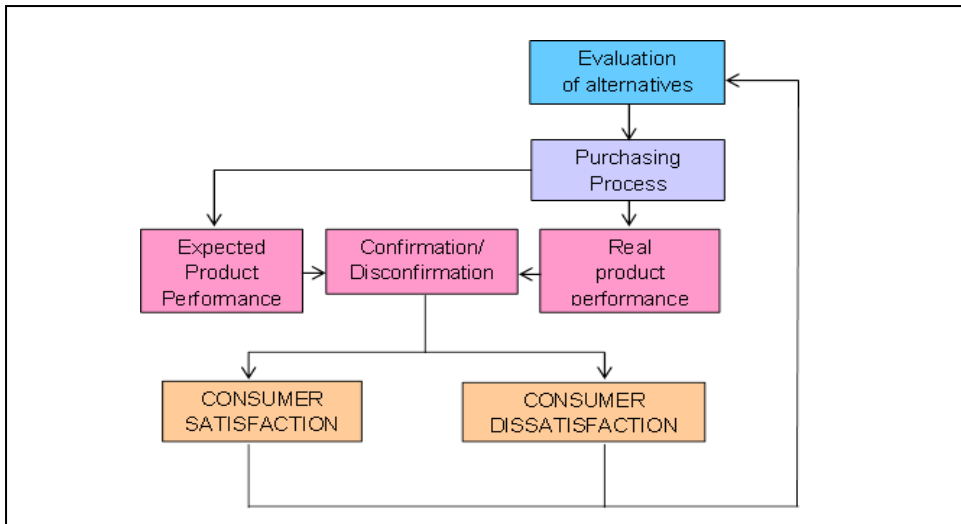


FIGURE 2.1: THE POST-PURCHASE EVALUATION PROCESS IN TERMS OF THE EXPECTANCY DISCONFIRMATION PARADIGM (Loudon & Della Bitta, 1993:579)

According to the expectancy disconfirmation paradigm, consumers form expectations regarding the performance of a product prior to purchasing (Isaac, 2010; Shaw, Dibeehi & Walden, 2010:11; Donoghue, 2008). These expectations are based on prior experience with the products, word-of-mouth concerning the products, and marketing efforts of companies (Erasmus, 2013:338; Oliver, 2010:66; Donoghue, 2008; Erasmus & Donoghue, 1998) and act as a standard of comparison to judge product performance. After purchasing, or while using the product, consumers will evaluate the expected performance of the product and compare it to its actual performance. The discrepancy between the actual performance of the product and the expected performance of the product is referred to as “disconfirmation of expectations” (Tronvoll, 2007; Giese & Cote, 2002) leading to either consumer satisfaction or dissatisfaction (Phau & Sari, 2004; Day, 1984).

Confirmation occurs where a product’s actual performance meets consumers’ expectations (the product performed as expected) and leads to consumer satisfaction or indifference. Positive disconfirmation occurs where the product’s performance exceeds the consumer’s expectations, leading to consumer satisfaction. Negative disconfirmation signifies a situation where the performance of the product failed to meet the expectations of the consumer, leading to dissatisfaction (a negative emotion) (Erasmus, 2013:338; Oliver, 2010:100; Ndubisi & Ling, 2006; Giese & Cote, 2002).

Consumer satisfaction/dissatisfaction is the result of a comparison process (Donoghue, 2008; Giese & Cote, 2002). This comparison occurs during the post-purchase evaluation process and consists of both cognitive and affective aspects (Donoghue, 2008). Disconfirmation is a cognitive response, and satisfaction/dissatisfaction is an affective/emotional response (Blodgett & Granbois, 1992). These aspects can influence a consumer’s internal frame of reference (Erasmus, 2013:338; Erasmus & Donoghue, 1998) and will ultimately affect future purchasing decisions and consumer

behaviour as the consumer draws on these experiences (Erasmus, 2013:338; Richins & Verhage, 1985). For example, dissatisfaction might lead to a consumer exhibiting negative behaviour, such as not purchasing the same brand in the future, refraining from supporting the retailer/manufacturer, and complaining to other parties, including friends and family, retailers and consumer-protection agencies, about the negative experience (Isaac, 2010; Donoghue, 2008; Onyiaso, 2007; Socia, 2007; Liu & McClure, 2001; Richins & Verhage, 1985).

2.4 CONSUMER COMPLAINT BEHAVIOUR (CCB)

Dissatisfied consumers can express their dissatisfaction by engaging in complaint behaviour (Donoghue & De Klerk, 2009). According to Singh (1988), CCB is triggered by consumer dissatisfaction and can be defined as a set of possible behavioural and non-behavioural responses to the experience concerned. Behavioural responses are any actions that physically demonstrate consumer dissatisfaction (Tronvoll, 2011; Singh, 1988). Day *et al.* (1977) argued that non-behavioural responses such as doing nothing when dissatisfied and forgetting about the dissatisfaction should also be considered a valid CCB response (Singh, 1988). Broadbridge and Marshall (1995) have explained that CCB is a process that starts when a consumer evaluates the product's performance and ends when they have taken behavioural and non-behavioural responses.

Day and Landon (1977:229-432) proposed a two-level, hierarchical model (Figure 2.2) which serves to classify the response options taken by complainers. The first level differentiates between behavioural and non-behavioural responses. Behavioural responses can be seen as "action" and non-behavioural responses as "no action" (Singh, 1988). No action can relate to a consumer not doing anything at all following an unsatisfactory experience (Phau & Sari, 2004; Day, 1984). On the second level, a distinction is made between public action and private action (Singh, 1988). Public action is more formal than private action and can include seeking redress from the retailer/manufacturer, complaining to a business or government agency, and taking legal action (Kim, Wang & Matilla, 2010; Donoghue & De Klerk, 2009; Vos, Huitema & De Lange-Ros, 2008; Phau & Sari, 2004; Broadbridge & Marshall, 1995; Day & Landon, 1977). Private action is more informal and may include warning family and friends about the seller or product and deciding to stop buying and/or boycotting the product (Donoghue & De Klerk, 2009; Donoghue, 2008; Phau & Sari, 2004; Broadbridge & Marshall, 1995; Singh, 1988; Day & Landon, 1977). A consumer can also choose to engage in multiple behavioural responses – both public and private action – to resolve their dissatisfaction (Broadbridge & Marshall, 1995).

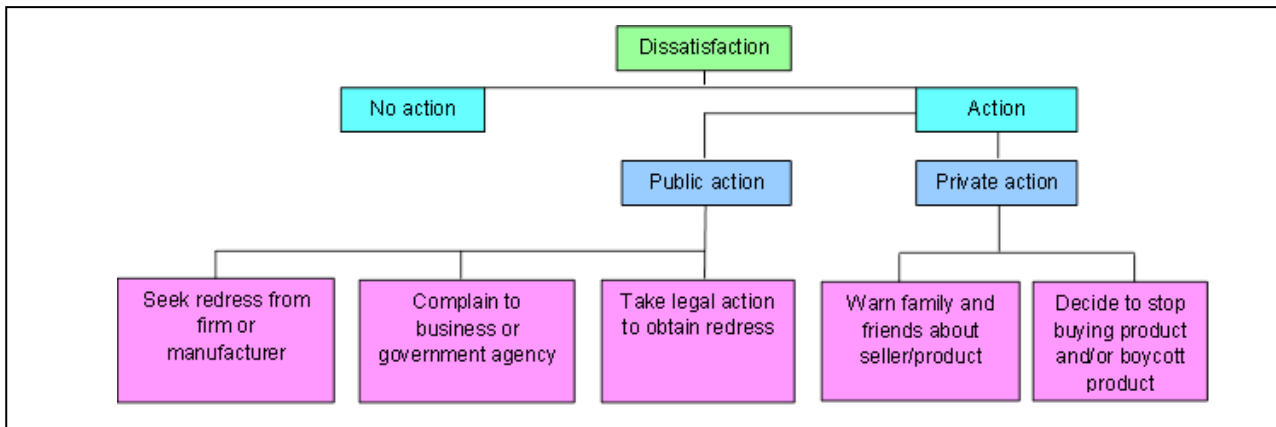


FIGURE 2.2: DAY AND LANDON'S (1977:229-432) TAXONOMY OF COMPLAINT BEHAVIOUR

Apart from Day and Landon's (1977) typology of complaint behaviour, there are also other recognised CCB typologies such as Hirschman's (1970) exit, voice and loyalty typology, and Singh's (1988) typology that distinguishes various consumer complaint behavioural responses on the basis of the object at which the response is directed. According to these typologies, one can differentiate between complainers and non-complainers (Ro, 2014; Singh, 1990; Pfaff & Blivice, 1977; Mason & Himes, 1973). Complainers take public action, private action, or a combination of the two actions, while non-complainers do not take any action or only engage in private action (Phau & Sari, 2004; Keng, Richmond & Han, 1995).

Authors such as Day and Landon (1977:229-432) and Singh (1988) have proposed that the separation of private and public action is based on the nature and importance of the product involved in the dissatisfaction, and that the more complex and expensive the product the more likely it will be that the consumer will take public action (Broadbridge & Marshall, 1995; Singh, 1988).

Internationally, Day and Landon's taxonomy has been applied in various CCB studies (Son & Kim, 2008; Ndubisi & Ling, 2006; Yuksel, Kilinc & Yuksel, 2006; Phau & Sari, 2004; Broadbridge & Marshall, 1995; Bearden & Teel, 1983, etc.). It has also been successfully applied in a South African context (Donoghue, 2008) and in Botswana (Isaac, 2010) to explore and describe consumers' CCB concerning the failure of major household appliances. Accordingly, for the purpose of this study CCB is classified in terms of Day and Landon's (1977:229-432) taxonomy of complaint behaviour.

2.4.1 Factors influencing CCB

Dissatisfaction is a necessary condition for CCB; however, research has shown that CCB is influenced by consumer-related, product-specific, and redress-environment variables (Donoghue,

De Klerk & Isaac, 2012; Lee & Cude, 2012; Donoghue & De Klerk, 2006, 2009; Velazquez, Contri, Saura & Blasco, 2006; Schlesinger, Mitchell & Elbel, 2002; Halstead & Dröge, 1991).

2.4.1.1 Consumer-related variables

Consumer-related variables refer to factors that are inherent to the consumer. Consumers' demographics, namely their age, income, education, and race or culture (Phau & Baird, 2008; Tronvoll, 2007; Donoghue & De Klerk, 2006; Phau & Sari, 2004; Boote, 1998; Keng *et al.*, 1995) can affect the consumer's decision to complain (Phau & Sari, 2004; Bearden & Oliver, 1985; Moyer, 1985; Day & Landon, 1977). Psychographics, including consumers' attitudes towards complaining and past experience in complaining (Singh & Wilkes, 1996), their personal values (Boote, 1998; Keng *et al.*, 1995), as well as their level of confidence and aggression when lodging complaints, might also influence the consumer's decision to engage in CCB.

It is very important for the retailer/manufacturer to understand the characteristics of complainers in order to ensure total and quality management in terms of the complaint-handling process (Lam & Dale in Tronvoll, 2007).

Consumers in higher socio-economic categories have the ability to purchase a variety of as well as expensive products which can lead to a greater incidence of dissatisfaction and CCB (Andreasen in Tronvoll, 2007). They generally have more self-confidence and access to information and are more likely to be complainers (Bearden *et al.* in Tronvoll, 2007; Keng *et al.*, 1995). Research suggests that consumers in high socio-economic groups do not perceive it a high risk to become humiliated when complaining. This includes participating in community and political activities (Bearden *et al.* in Tronvoll, 2007). However, Donoghue (2008) found that consumers from lower-income groups were more inclined to stop supporting retailers/manufacturers and lodging formal complaints against them than consumers from upmarket groups. This might be explained by the fact that her study was performed in an African developing country. Donoghue (2008) also suggested that this might be due to the fact that these consumer groups might consider complaining worth their while as they are increasingly struggling to make ends meet on their limited, hard-earned money, compared with higher income earners. This contradicts previous findings (Donoghue & De Klerk, 2009).

Studies have found that consumers with higher levels of education complain more frequently. However, Tronvoll (2007) states that poverty-stricken consumers with lower levels of education are not necessarily less likely to complain in a monopolistic market. Singh (1990) found that consumers with lower levels of education, operating in a loose, monopoly-market structure, are more likely to complain.

Consumers' cultural orientations – collectivism and individualism – can be used to describe and explain differences in complaint behaviour (Chan & Wan, 2008; Blodgett, Hill & Bakir, 2006; Watkins & Liu, 1996). Complaining is discouraged in collectivist cultures (traditionally the Chinese and Korean cultures) where the functioning of the group is more important than that of the individual. Collectivistic consumers who exhibit a high level of uncertainty avoidance will be less likely to seek redress or to engage in negative word-of-mouth behaviour, whereas consumers from an individualistic culture (traditionally Western consumers where everybody fends for themselves) will be more likely to seek redress or engage in negative word-of-mouth behaviour (Zourrig, Chebat & Toffoli, 2009; Chan & Wan, 2008; Donoghue, 2008; Blodgett *et al.*, 2006).

A positive correlation exists between the knowledge of unfair practices, consumerism, where and how to lodge complaints and CCB (Siwach & Dahiya, 2009; Cui, Chan & Joy, 2008; Singh, 1990). Consumers who are knowledgeable about complaint procedures will be better equipped to resolve problems on their own by, e.g., fixing the product or obtaining redress from the retailer (Chelminski & Coulter, 2011; Day & Landon, 1977:434) as compared to uninformed consumers. Consumers who lack knowledge concerning their rights and correct complaint procedures might find it more difficult to obtain redress from the retailer/manufacturer (Chelminski & Coulter, 2011; Cui *et al.*, 2008; Donoghue & De Klerk, 2006; Barnes & Kelloway, 1980; Day & Landon, 1977). Unlike consumers who have had previous experience with CCB, uninformed consumers do not have a basis for comparison and may to a large extent be influenced by other personal characteristics (Thøgersen, Juhl & Poulsen, 2009). Singh (1990) found that prior experience with the complaining procedure could be useful when trying to predict CCB. Generally, complainers tend to have more prior experience of complaining compared to non-complainers.

Attitudes towards complaining can develop based on prior complaining experiences. These experiences can also lead to the reinforcement of either positive or negative attitudes towards CCB (Thøgersen *et al.*, 2009; Kim, Kim, Im & Shin, 2003; Singh & Wilkes, 1996). Knowledge and positive experience of complaint procedures would encourage more positive attitudes towards complaining, and the more likely it will be that consumers will complain to retailers/manufacturers (Velazquez *et al.*, 2006; Kim *et al.*, 2003; Keng *et al.*, 1995; Singh, 1988). If consumers perceive that retailers have little control of a situation, they might consider complaining a waste of time (Thøgersen *et al.*, 2009; Velazquez *et al.*, 2006; Kim *et al.*, 2003; Folkes, 1984). A more positive attitude towards complaining will manifest if a consumer perceives the complaint to be successful, which could influence such a consumer to rather engage in public action rather than private action, or negative word-of-mouth behaviour (Kim *et al.*, 2003; Blodgett, Wakefield & Barnes, 1995). Consumers who have positive attitudes towards complaining have a greater propensity to complain and will engage in CCB more frequently (Bodey & Grace, 2006; Velazquez *et al.*, 2006; Kim *et al.*, 2003; Blodgett & Anderson, 2000). Consumers with a positive attitude are more likely to complain

even when only slightly dissatisfied (Fernandes & Dos Santos, 2007). Consumers who complain often are more assertive and will tend to enforce their rights (Fornell & Westbrook in Phau & Sari, 2004).

Consumers' attitudes and complaints aimed at business, government, and consumer organisations have been studied in order to predict complaint behaviour, but the overall results have been mixed (Donoghue, 2008; Halstead & Dröge, 1991; Moyer, 1985; Barnes & Kelloway, 1980).

2.4.1.2 Product-related variables

Various product-related variables may influence a consumer's decision to complain, including the type of product (Keng *et al.*, 1995), the durability of the product (Kincade, Giddings & Chen-Yu, 1998), the price of the product (Phau & Sari, 2004; Day & Landon, 1977), the importance of the product to the consumer (Stephens & Gwinner, 1998), the dissatisfaction experienced with a product, and the degree of dissatisfaction associated with the product (Donoghue *et al.*, 2012; Refiana, 2012; Homburg, Fürst & Koschate, 2010; Keng *et al.*, 1995; Goodwin & Spiggle, 1989).

Other factors such as the time and effort expended to shop for and purchase the product, the opportunity and cost associated with the product as well as the opinions and reactions of peers can influence consumers' expectations as to redress and whether they should complain or not (Siwach & Dahiya, 2009; Day & Landon, 1977). Formal complaining takes time and effort and a consumer might feel that a non-durable product (e.g., food products) might not be worth the trouble to complain about, as opposed to complaining about a durable product (Siwach & Dahiya, 2009; Kincade *et al.*, 1998). Consumers tend to associate higher-priced products with superior quality; therefore, they are more inclined to complain when the quality of these products do not meet their expectations (Phau & Sari, 2004; Day & Landon, 1977). If the product or service is not of significant value to the consumer, the effort required to lodging a complaint may not appear to be worth the effort (Siwach & Dahiya, 2009; Singh, 1988). The more severe the failure of the product, the more likely it will be that the consumer will decide to switch to another brand and retailer rather than to complain about the failure of the product (Donoghue & De Klerk, 2009; Donoghue, 2008).

2.4.1.3 Redress-environment-related variables

Terblanche and Boshoff (2001) distinguished between controllable and non-controllable elements of the in-store shopping experience. The controllable elements refer to service quality, perceived product quality, product variety and assortment, internal store environment, product prices, and store policies (Terblanche & Boshoff, 2001). The return or exchange of purchases and the process to deal with consumer enquiries or complaints can be considered elements of store policies (Terblanche & Boshoff, 2001) and as such form part of the controllable elements of the in-store

shopping experience. The perceived extent of controllability that the retailer has over the situation will affect whether the consumer will complain or not.

Complaints should be addressed by the retailer as quickly and effectively as possible (Clopton, Stoddard & Clay, 2001) because it is less expensive for the retailer to retain an existing customer than to attract a new customer (Brown, 2014; Grönroos, 1995). The consumer's perception of the retailer/manufacturer's responsiveness to the complaint and willingness to provide redress for the dissatisfaction experienced can affect the consumer's decision to engage in formal CCB (Donoghue *et al.*, 2012; Huppertz, 2003; Keng *et al.*, 1995; Maute & Forrester, 1993). The consumer's perception of the fairness of the redress offered and the fairness of the processes used to resolve the complaint may also influence a consumer's decision to engage in CCB (Donoghue & De Klerk, 2013; Homburg *et al.*, 2010).

The conduct of staff dealing with dissatisfied consumers and how they implement the procedures used in settling complaints have a huge impact on consumers' perceptions of the fairness of complaint resolution (Homburg *et al.*, 2010; Davidow, 2003; Oliver & Swan in Clopton *et al.*, 2001). Consumers who believe that the complaint is handled appropriately will have a positive perception of the retailer/manufacturer. In addition, the relationship between the complainer and the retailer/manufacturer will be strengthened and the consumer will become more loyal towards that retailer, leading to more positive attitudes towards complaint behaviour (Bodey & Grace, 2006; Velazquez *et al.*, 2006; Kim *et al.*, 2003; Clopton *et al.*, 2001; Blodgett & Anderson, 2000). Staff dealing with complaints should be willing to listen to the consumer as well as being knowledgeable on the product category and the store in general (Clopton *et al.*, 2001).

Consumers' attitudes towards complaining and their complaint behaviour may be influenced by their satisfaction or dissatisfaction with the way in which retailers handle their complaints (Singh & Wilkes, 1996). Consumers' cognitions are affected by prior experiences such as the manner in which a retailer has responded to a complaint. As consumers learn about the CCB process and have positive or negative outcomes, their attitudes towards complaint resolution would be altered accordingly (Fernandes & Dos Santos, 2007). Consequently, when a consumer has a negative complaint-handling experience, this will be reflected in a negative attitude towards the retailer or the retailer's complaint-handling process.

It takes time and effort to lodge a complaint, and if the consumer perceives that the complaint is likely to be unsuccessful and that the required redress may not be achieved, it is unlikely that such a consumer will expend the time and effort involved in complaining (Keng *et al.*, 1995; Singh, 1988). The effort component in the complaining process can be seen as a "cost-benefit" factor that can influence the consumer's intention and motivation to complain (Donoghue, 2008; Day, 1984).

Consumers will generally expend minimum effort in order to reach a satisfactory outcome (Fiske & Taylor, 2010; Huppertz *et al.*, 2003). Customers expend cognitive effort in the process of deciding whether they will actually complain, and if they do, they have to expend cognitive effort on deciding how to go about complaining (Huppertz *et al.*, 2003). Switching convenience can also play a role, because if other alternatives are available to consumers they may decide that it is more difficult to voice a complaint than switching to an alternative brand (Fornell & Didow, 1980).

Consumers attach different levels of importance to their complaints. Not all consumers complain, but those that do, do not necessarily attach a high level of importance to their complaints. The level of importance of the complaint can relate to losses incurred by the consumer, the psychological cost to the consumer, finding the time to complain, and convenience of complaining (Dolinsky, 1994). The satisfaction gained from lodging the complaint can be different for every consumer. According to Carmel (1990), consumers lodging a formal complaint are usually more satisfied with the outcome or redress (refund, repair, vouchers, etc.) than those consumers who complain informally (Centre for the Study of Social Policy, 2007:26; Dolinsky, 1994). Consumers' perceived fairness (perceived justice) with the outcome of their complaints will also largely determine if they will engage in CCB (Donoghue & De Klerk, 2009; Goodwin & Ross, 1990).

2.5 SPECIFIC CONSUMER-RELATED VARIABLES: KNOWLEDGE OF CONSUMERISM AND ATTITUDES TOWARDS CONSUMERISM

Although multiple factors can influence a consumer's decision whether or not to engage in complaint behaviour, this study specifically focuses on consumers' knowledge of consumerism, and consumers' attitudes towards consumerism. For the purpose of this study these variables are explained from a social-cognitive perspective. The discipline of social cognition is explained in terms of its conceptual meaning as well as the underlying basic assumptions. Knowledge of consumerism is explained in terms of objective and subjective knowledge dimensions. Attitudes are explained in terms of its conceptual definition, the tripartite model of attitudes, attitude functions, attitude formation, and the relation between attitudes and behaviour. In addition, an explanation on how to change attitudes as well as how to measure attitudes are provided. Attitudes towards consumerism are then applied in a consumer-behaviour context.

2.5.1 Social cognition as a field of study

Social cognition centres around the basic issues of how people make sense of their social environment (i.e., how people think about themselves and about others) (Fiske & Taylor, 2010:1). The basis for the study of social cognition stems from the belief that one can understand "real world" social issues and problems in terms of basic cognitive processes (Sutton & Douglas, 2013:147). Social cognition developed from various different theories in social psychology that

shared a cognitive orientation (Fiske & Taylor, 2010:14; Sirgy, 1983:3). The field of social cognition focuses on how people make sense of themselves and other people (as well as the cognitive underpinnings of social thought and social behaviour (Sutton & Douglas, 2013:104, 147; Sandstrom, Martin & Fine, 2006:213). As a topic it is relevant to the study of attitudes, person perception, stereotyping, small groups, and much more (Fiske & Taylor, 2010:14). Social cognition research on all these topics shares some basic features/assumptions which would influence individuals' perceptions towards their social environment, namely unabashed mentalism (cognition), orientation towards process, cross-fertilisation between cognitive and social psychologies, and concern with real-world social issues (Sutton & Douglas, 2013:156; Fiske & Taylor, 2010:14-16).

The first assumption concerns people's commitment to cognition or *mentalism*. A schema refers to a mental structure that represents one's general knowledge regarding a specific concept or stimulus domain, and is a basic cognitive element in people's understanding of themselves and other people (Sutton & Douglas, 2013:53, 90; Fiske & Taylor, 2010:14). The general knowledge that people have about themselves as well as others will help them to form the expectations that enable them to function in everyday life (Fiske & Taylor, 2010:14). Among social cognitions, people have mental representations concerning memories, the self, attitude objects, and outgroups are used selectively to receive and organise information (Fiske & Taylor, 2010:84, 105, 213, 259). These schemas are acquired through the interaction with social groups and can act as guidelines to interpret stimuli and experiences (Sandstrom *et al.*, 2006:214).

The second assumption of social cognition involves a commitment to *cognitive process* in how the different cognitive elements form, operate, and change over time. Social-cognition research attempts to measure the different stages of social information processing, and are the steps that must occur before a person responds to a social stimulus (Fiske & Taylor, 2010:15).

The third assumption addresses *cross-fertilisation* (Sutton & Douglas, 2013:104; Fiske & Taylor, 2010:15; Weiner, 2000:382). Social-cognition research makes use of different traditional and experimental methods that enable researchers to support different aspects of process models that focus on, e.g., attention, memory, and inferences (Fiske & Taylor, 2010:15).

The fourth assumption relates to the *application of social-cognition research to real-world social issues* (Fiske & Taylor, 2010:15). Early research on social cognition informed people about important social issues, and it continues to do so. Social cognition enables researchers to reveal phenomena that they would not be able to do in a purely cognitive analysis, allowing them to explain how social cognitions are translated into behaviour (Sutton & Douglas, 2013:148; Fiske & Taylor, 2010:15-16).

Social cognition provides researchers with the opportunity to make connections between cognitions (knowledge) and affects (feelings, emotions) (Fiske & Taylor, 2010:323, 341), and how people think/feel about others and their behaviour (Fiske & Taylor, 2010:14). Attitudes are emotional reactions to other people, issues or events, and can be linked to cognitions and behaviour (Fiske & Taylor, 2010:233). Social cognition also addresses how behaviour influences cognitions, and vice versa (Fiske & Taylor, 2010:361).

2.5.2 Knowledge of consumerism

Knowledge can be defined as information stored in the memory (Engel, Blackwell & Miniard, 1990:281). Consumers use three types of knowledge to make decisions, namely subjective knowledge, objective knowledge, and experience (Flynn & Goldsmith, 1999; Brucks, 1985).

Subjective knowledge refers to consumers' perceptions of the amount of information stored in their memories (Flynn & Goldsmith, 1999). Subjective knowledge can be explained in terms of consumers' perceptions, their knowledge, and self-confidence and these may influence their ability to process information. It is believed that consumers who possess high levels of subjective knowledge will not hesitate to rule out alternatives that they believe are inferior (House, Lusk, Jaeger, Traill, Moore, Valli, Morrow & Yee, 2004:114).

Objective knowledge can be seen as the actual content and organisation of knowledge held in consumers' memories. Objective knowledge is positively related to the number of attributes considered when consumers are searching for information (Brucks, 1985).

A study in which the effects of knowledge types in the decision making concerning VCR brands was tested, found that subjective knowledge and objective knowledge are interrelated; however, they are different dimensions that are formed because of a consumer's prior knowledge (Raju *et al.* in Dodd, Laverie, Wilcox & Duhan, 2005).

Consumers will gain experience with CCB as well as consumer rights and protection when they deal with specific consumer-protection issues, products and brands. Experience will add to consumers' subjective knowledge (consumers' perception of what they know about consumerism) and objective knowledge (what consumers actually know about consumerism) (Lee & Lee, 2009:138). Dodd *et al.* (2005) have stated that experience with a product can build a consumer's knowledge of the product and how this can influence the type of sources used for information.

For the purpose of this study, consumers' knowledge of consumerism were measured and explained in terms of the two dimensions of knowledge, namely subjective knowledge and

objective knowledge. Consumers' subjective knowledge of consumerism would consist of what they think they know about consumerism, and their objective knowledge of consumerism would consist of what they actually know about consumerism. This can include knowledge of the CPA, various consumer rights, how to enforce their consumer rights, and whom they can complain to when their rights are being violated. Previous experience concerning consumerism does not form part of this study.

Consumers can use a variety of sources to provide them with information on consumerism. Consumers' objective knowledge may be influenced by external information sources (e.g., organisations providing information of consumerism and consumer rights through flyers). Subjective knowledge may be influenced more by internal information sources such as communicating to family and friends their experiences and knowledge of consumerism (Kolyesnikova, Wilcox, Dodd, Laverie & Duhan, 2010; Dodd *et al.*, 2005). Consumers tend to look at their internal attributes that relate to consumerism such as their own knowledge of consumer rights or consumer advocates when they make the decision to complain. Objective knowledge of consumerism tends to be influenced by factual information such as legislation, whereas subjective knowledge of consumerism is mostly influenced by experience (Lee & Lee, 2009:138; House *et al.*, 2004:114).

Ellen (in House *et al.*, 2004:114) found that a relationship exists between age and knowledge where older consumers seemingly possess lower levels of knowledge (objective and subjective knowledge), as did consumers with low levels of education and income. This information could be valuable in a South African context as large numbers of the population have low levels of education.

Subjective and objective knowledge relate to the search for information and decision-making behaviour. For example, a person with a low level of subjective knowledge will probably seek information whilst a person with a high level of subjective knowledge will probably rely more on previously-stored knowledge (Aertsens, Mondelaers, Verbeke, Buysse & Van Huylenbroeck, 2011; Brucks, 1985). The confidence that consumers have in their knowledge is directly influenced by their subjective knowledge (Aertsens *et al.*, 2011; Brucks, 1985). Consumers' perception of their subjective and objective knowledge also influences their attitudes towards products and their subsequent behaviour. A stronger positive relationship exists between consumers' subjective knowledge of and their attitudes towards products than between objective knowledge of and their attitudes towards products (Aertsens *et al.*, 2011). It is important to consider both types of knowledge in research as subjective and objective knowledge each have different effects on consumers' processing of information and their subsequent behaviour (Aertsens *et al.*, 2011).

2.5.3 Attitudes towards consumerism

2.5.3.1 Attitudes from a social-cognitive perspective

Attitudes have been defined in many different ways by different researchers (Fiske & Taylor, 2010:213). The core definition of attitudes focuses on their essential evaluative feature, “Attitudes are people’s evaluations of aspects of the social world” (Sutton & Douglas, 2013:156). However, some view this approach as too narrow. One traditional definition has viewed attitudes as having three parts: affective, cognitive, and behavioural. This definition has a certain appeal in its empirical support.

However, researchers also agree that these definitions can be combined. For example, attitudes may be defined as a categorisation of a stimulus along an evaluative dimension, based on cognitive, affective, and behavioural information (Sutton & Douglas, 2013:156; Zanna & Rempel in Fiske & Taylor, 2010:213). In a similar vein, attitudes can be viewed as a broad disposition to respond positively or negatively, inferred from their specific cognitive, affective, and behavioural responses (Kimmel, 2013:148; Sutton & Douglas, 2013:156; Fiske & Taylor, 2010:213).

Attitudes are important elements in social cognition that are evaluative in nature and that are linked to cognitions (beliefs) (Fiske & Taylor, 2010:213). Attitudes can be distinguished from personal values and beliefs. Values are rather enduring and evaluative beliefs about general aspects of life (Sutton & Douglas, 2013:157; Cant, Brink & Brijball, 2006:147) and refer to the importance one attaches to various aspects of life (Sutton & Douglas, 2013:159). Values are therefore not specific to an attitude object (the thing an attitude is about) (Sutton & Douglas, 2013:156; Cant *et al.*, 2006:147). Values are higher-order concepts compared to attitudes, and values that are important to people influence their attitudes and guide their behaviour (Sutton & Douglas, 2013:157; Cant *et al.*, 2006:147). Personal beliefs are what we think or believe about things that make up the world we live in. Attitudes are a more enduring combination of interrelated beliefs that describe, evaluate, and direct our actions in respect to an attitude object (Cant *et al.*, 2006:147). People tend to think hard about their attitudes and adopt certain attitudes after much consideration; however, people do not necessarily understand the reasoning behind their values and usually hold certain values without knowing why (Sutton & Douglas, 2013:158). People hold a large number of beliefs, a smaller number of attitudes, and even fewer values (Cant *et al.*, 2006:147).

2.5.3.2 Tripartite model of attitudes

The tripartite model of attitudes, also called the tri-component model of attitudes, could prove to be useful in examining the structure of attitudes in terms of what component attitudes have and how they are related. This model is based on the assumption that attitudes have three components:

cognitive, affective (emotional), and behavioural (Mpinganjira, 2013:129; Sutton & Douglas, 2013:160; Cant *et al.*, 2006:147). This model explains the traditional definition of attitude as discussed above. All of the three components collectively form an attitude (Mpinganjira, 2013:135). Proponents of the tripartite model of attitudes believe that the three components are interrelated and internally consistent, implying that people who have negative beliefs about an attitude object will also have negative feelings towards it, and their behavioural intentions will be negative as well (Mpinganjira, 2013:135, Fiske & Taylor, 2010:213). However, this tripartite view of attitudes has lost some of its acceptance as research has shown that the three components of attitudes are not always consistent (Mpinganjira, 2013:141). Attitude consistency, or inconsistency, therefore remains an issue to be confirmed theoretically and empirically (Sutton & Douglas, 2013:160; Fiske & Taylor, 2010:213). Researchers also propose that, depending on the nature of the attitude object, one of these three components will be the dominant influence in creating a person's attitude towards an object (Cant *et al.*, 2006:148).

The cognitive component concerns a person's knowledge and perceptions towards attributes of an attitude object (i.e., the thoughts about the positive and negative aspects of an attitude object (Mpinganjira, 2013:130; Solomon, 2013:274; Sutton & Douglas, 2013:161; Cant *et al.*, 2006:148). The knowledge and thoughts occur in the form of beliefs. People tend to have many beliefs about an object, although these beliefs are not necessarily true (Mpinganjira, 2013:130; Cant *et al.*, 2006:148). These beliefs can either be informative (associated with the attitude object's attributes) or evaluative (associated with the attitude object's benefits) and are related (Mpinganjira, 2013:130; Cant *et al.*, 2006:148).

The affective component involves one's feelings and emotions towards an attitude object (Mpinganjira, 2013:129; Solomon, 2013:274; Cant *et al.*, 2006:149). These feelings are usually evaluative in nature and determine a person's favourable or unfavourable attitude towards the attitude object, and usually capture a person's overall evaluation of the attitude object (Mpinganjira, 2013:129; Cant *et al.*, 2006:149). However, this component does not provide specifics of why a person has a favourable or unfavourable attitude towards the attitude object (Mpinganjira, 2013:129).

The behavioural component represents the outcome of the cognitive and affective components, and indicates what people do about their knowledge of and feelings towards an attitude object (Mpinganjira, 2013:135; Solomon, 2013:274; Cant *et al.*, 2006:150). This component manifests in both intention to engage in behaviour and actual behaviour with regard to an attitude object (Mpinganjira, 2013:135, Sutton & Douglas, 2013:161; Cant *et al.*, 2006:150)

2.5.3.3 Attitude functions

According to Sutton and Douglas (2013:162), attitude function (why people have attitudes) is useful to aid one in understanding attitude formation. Four functions of attitudes have been identified, namely knowledge function, utilitarian function, value-expressive function, and ego-defensive function (Kimmel, 2013:155; Katz in Sutton & Douglas, 2013:162; Jansson-Boyd, 2010:85-86; Cant *et al.*, 2006:151). The knowledge function relates to a person's schema and how he/she uses this schema to make sense of information within a complex social world. This will assist consumers in forming opinions and having a sense of control or a sense of the world (Kimmel, 2013:155; Sutton & Douglas, 2013:162; Fiske & Taylor, 2010:231; Cant *et al.*, 2006:152). Attitudes also perform a knowledge function that assist people in focusing on the important characteristics of the attitude object. This would enable them to deal with the attitude object or the information available relating to the attitude object (Mpinganjira, 2013:136; Sutton & Douglas, 2013:163; Jansson-Boyd, 2010:85; Cant *et al.*, 2006:152).

The utilitarian function relates to having the "right" type of attitude that can help individuals confirm their positions within a specific group or culture, or to obtain rewards or avoid penalties when they have the "right" attitude towards an attitude object (Kimmel, 2013:155; Mpinganjira, 2013:136; Sutton & Douglas, 2013:163; Jansson-Boyd, 2010:85; Cant *et al.*, 2006:151).

The value-expressive function may permit a person to express established values concerning certain attitude objects and are usually resistant to change (Kimmel, 2013:155; Mpinganjira, 2013:136; Sutton & Douglas, 2013:163; Cant *et al.*, 2006:151).

Attitudes are also a means of protection against psychological threats, to protect our self-esteem or justify feelings of guilt, and can be referred to as the ego-defensive function (Kimmel, 2013:155; Mpinganjira, 2013:135; Sutton & Douglas, 2013:162-163; Jansson-Boyd, 2010:86; Cant *et al.*, 2006:151). These functions will influence the way attitudes are formed (Sutton & Douglas, 2013:163).

2.5.3.4 Attitude formation

Attitudes are generally learned by observing and interacting with people (Sutton & Douglas, 2013:165). *Social learning* occurs by means of classical conditioning, instrumental conditioning, observational learning, cognitive learning and experience (Mpinganjira, 2013:138; Sutton & Douglas, 2013:166; Cant *et al.*, 2006:152-153).

Classical conditioning is a simple form of learning that occurs when an initially neutral stimulus is paired with another stimulus, resulting in a similar response towards the previously neutral stimulus

(Whang & Muehling in Mpinganjira, 2013:138; Sutton & Douglas, 2013:166; Cant *et al.*, 2006:152). Social psychologists argue that classical conditioning is potentially important in the formation of attitudes. Specifically, if a stimulus is associated with an object that elicits a positive (negative) response, then a positive (negative) attitude may emerge (Sutton & Douglas, 2013:166). For example, a child could develop a negative attitude towards spiders when he/she experiences negative feelings following repeated exposure to a parent's negative comments about spiders.

Instrumental conditioning is a form of learning whereby a behaviour followed by a positive response (e.g., praise) is more likely to be repeated. Conversely, if one receives a negative response (e.g., punishment) following specific behaviour, the behaviour is less likely to be repeated and a negative attitude might be formed (Sutton & Douglas, 2013:168). Like classical conditioning, the principle of instrumental conditioning can also be applied to attitudes. Research shows that attitudes are more likely to last when reinforced with positive feedback (Kimmel, 2013:149; Mpinganjira, 2013:138; Solomon, 2013:113; Sutton & Douglas, 2013:167; Cant *et al.*, 2006:152).

People can form attitudes by observing others who exhibit responses through classical or instrumental conditioning. This is called *observational learning* (Mpinganjira, 2013:138; Sutton & Douglas, 2013:168). Children might form certain attitudes about an attitude object based on the observations made about their parents' behaviour towards that specific attitude object (Mpinganjira, 2013:138; Sutton & Douglas, 2013:168).

Cognitive learning takes place when a person carefully considers a particular problem and finds a solution or makes a decision regarding the problem (Mpinganjira, 2013:138; Cant *et al.*, 2006:153). People will form either a positive or negative attitude towards an attitude object after having searched for and obtained relevant information. The more information they gather relating to the attitude object, the more likely they are to form either positive or negative attitudes (Brijball-Parumasur & Roberts-Lombard, 2012:192).

People also form attitudes based on their own direct *experience* in using and evaluating an attitude object (Brijball-Parumasur & Roberts-Lombard, 2012:192; Cant *et al.*, 2006:153).

2.5.3.5 Attitudes and behaviour

In certain circumstances peoples' attitudes and behaviour are consistent with conscious attitudes (Mpinganjira, 2013:139; Sutton & Douglas, 2013:181); however, attitudes do not always predict behaviour (LaPiere in Sutton & Douglas, 2013:180). Social psychologists therefore argue that although the study of attitudes is important because of the relationship between attitudes and behaviour, we should not ask whether attitudes predict behaviour, but rather when they predict

behaviour (Sutton & Douglas, 2013:181). There are various factors that impact the predictive power of attitudes on behaviour, namely situational factors (Mpinganjira, 2013:140; Sutton & Douglas, 2013:181), attitudinal factors (Mpinganjira, 2013:140; Sutton & Douglas, 2013:182), values and ideology (Sutton & Douglas, 2013:183), habits and individual differences (Sutton & Douglas, 2013:183), and time frame (Mpinganjira, 2013:141).

It is not always possible to express our attitudes due to situational constraints. In some situations, people cannot do what they want to do because their behaviour could be offensive, hurt other peoples' feelings or can have negative consequences. Situational constraint relates to social norms and conventions (Sutton & Douglas, 2013:181). Although the expression of attitudes is dependent on situational factors, attitudes also determine the situations that people choose to find themselves in (Mpinganjira, 2013:140; Sutton & Douglas, 2013:182; Jansson-Boyd, 2010:89).

Three aspects of attitudes (attitudinal factors) that have been recognised in predicting behaviour are: attitude strength, attitude accessibility, and direct experience (Sutton & Douglas, 2013:182; Jansson-Boyd, 2010:89-90). A strong attitude towards the attitude object would be more likely to influence behaviour, and a strong attitude will be more predictive than a weak attitude (Mpinganjira, 2013:140; Sutton & Douglas, 2013:183 Jansson-Boyd, 2010:89). Attitude accessibility refers to an attitude that is easily recalled and freely expressed by a consumer. It assists in guiding predictions more accurately; therefore, a strong attitude will manifest itself more easily (Sutton & Douglas, 2013:182). Direct experience will influence an attitude with regards to both attitude strength and attitude accessibility as it will associate more powerfully with behaviour than attitudes that are associated with indirect experiences (Sutton & Douglas, 2013:182; Jansson-Boyd, 2010:89).

Research suggests that attitudes become stronger if they are complex and consistent. Attitude complexity refers to the number of attributes/dimensions along which an attitude object is evaluated. One's attitude towards an attitude object might be simple when one considers a small number of attitude attributes. Someone else's attitude about the same attitude object might be complex when it is based on a bigger number of, or different, aspects. Specific evaluations of an attitude object can be consistent when all of the aspects/dimensions are perceived in either a positive or negative manner, for example, "dogs look good", "they are friendly", and "I like that doggy smell". Evaluations of an attitude can be inconsistent when the attributes are consistent, for example, "dogs are friendly", "dogs look cute", but "I hate the way they smell" (Sutton & Douglas, 2013:161). Complex and inconsistent attitudes may be associated with a moderate stance on a topic when people have thought actively about the inconsistency and attempt to integrate their various beliefs (Sutton & Douglas, 2013:161).

If an attitude corresponds with one's values or ideologies, it tends to be much stronger than other attitudes and will be more likely to be predictive of behaviour (Mpinganjira, 2013:140). A person's habits can also predict behaviour in future situations (Sutton & Douglas, 2013:183). The time frame of the attitude relates to how far in the future attitudes can predict behaviour (Mpinganjira, 2013:141).

Fishbein and Ajzen's (1975) theory of reasoned action provides some insight into the attitude-behavioural link. This multi-attribute model attempts to predict behaviour from attitudes where the most important determinant of behaviour is behavioural intention (Mpinganjira, 2013:142). This intention is a function of individuals' attitudes towards behaviour and subjective norms (perceived influence of other people on a person's behaviour) as well as a function of their salient beliefs (beliefs concerning the consequences of the behaviour) (Mpinganjira, 2013:142). This implies that there are two factors that will influence individuals whether or not to engage in a specific behaviour, what their attitudes are towards that behaviour (a favourable or unfavourable outcome), and what the reactions of other people are to that behaviour.

However, this theory does not take into account whether a person has control over his/her behaviour. The theory of planned behaviour addresses this limitation. This theory was developed from that of reasoned action by Ajzen in 1985 (Mpinganjira, 2013:143). The theory of planned behaviour is different from the theory of reasoned action in that it adds another component to the model: perceived behavioural control. This component specifically deals with factors that can facilitate or impede certain behaviour, even though the person might have a positive attitude towards the behaviour and might feel that other people would approve of the behaviour (Mpinganjira, 2013:143).

2.5.3.6 Changing attitudes

Although attitudes tend to be consistent, they can and do change over time. The strength of these attitudes determines the ease with which they change (Mpinganjira, 2013:146). Strongly-held attitudes are harder to change compared to weakly-held ones (Mpinganjira, 2013:147), and attitudes can change from being positive to negative or neutral, and vice versa (Mpinganjira, 2013:146).

Attitudes can change by changing their cognitive, affective, and behavioural components. In order to change the cognitive components of attitudes, one must either change a person's beliefs (what people believe to be true about the attitude object), change the level of importance attached to the attributes of the product (making people believe that one attitude object is more important than another), or add new attributes (Kimmel, 2013:171; Mpinganjira, 2013:147-148; Cant *et al.*,

2006:156). The basic strategies to change the cognitive structure of attitudes include changing beliefs, shifting performance, adding beliefs, and changing the ideal.

Strategies that can be employed to change the affective component include classical conditioning, and producing a positive affect towards the attitude object (Mpinganjira, 2013:147; Cant *et al.*, 2006:155).

Concerning the behavioural component, word-of-mouth plays a very important role when attempting to change people's attitudes towards an attitude object that they have not experienced themselves (Mpinganjira, 2013:148, Cant *et al.*, 2006:155). Attitudes can also be changed by engaging people in a trial-and-error process where they are rewarded for choosing an appropriate behaviour (instrumental conditioning) (Mpinganjira, 2013:148; Solomon, 2013:113; Cant *et al.*, 2006:152).

2.5.3.7 Measuring attitudes

Due to the difficulty in using attitudes to predict behaviour, appropriate measures need to be used to measure constructs. The most common way to measure attitudes is quantitatively by using a questionnaire containing attitude scales, including Likert-types scales, semantic differentials, and rank-order scales (Mpinganjira, 2013:144-146; Sutton & Douglas, 2013:173). Qualitative attitude research methods that are useful in understanding the nature of attitudes include in-depth interviews and focus groups (Mpinganjira, 2013:143-144).

2.5.3.8 Attitudes towards consumerism applied in a consumer-behaviour context

From a consumer behaviour perspective an attitude can be defined as a learned predisposition to behave in a consistently favourable or unfavourable manner towards market-related objects, events, situations, ideas or concepts (Cant *et al.*, 2006:147). Attitudes therefore refer to the way people think, feel and act towards some aspects of the commercial environment, such as a retail store, a product or "market-related issues" (Brijball-Parumasur & Roberts-Lombard, 2012:192; Cant *et al.*, 2006:147).

Barksdale and Darden's (1972) "Attitudes towards marketing and consumerism scale" assesses consumers' perceptions about marketing systems and their operations, and addresses multiple aspects of marketing and consumerism, namely philosophy of business, product quality, advertising, other market activities, consumer responsibilities, consumerism issues, and government regulation. The results of Barksdale and Darden's (1972) study that was conducted in America revealed that respondents had more confidence in government enforcement than in voluntary business efforts to meet consumer expectations (Barksdale & Darden, 1972). Barksdale

and Darden's (1972) scale has been used by various consumer behaviour and marketing researchers in different contexts (Chaubey *et al.*, 2012; Orel & Zeren, 2011; Lysonski *et al.*, 2003; Varadarajan *et al.*, 1994; Darley & Johnson, 1993; La Barbera & Lazer, 1980). In a number of instances, some of the studies offer additional support for the usefulness of the Barksdale and Darden (1972) inventory of consumer attitude items. Darley and Johnson (1993) adapted some of the Barksdale and Darden's scale items in their study of attitudes towards consumerism in four developing countries, namely Singapore, India, Nigeria, and Kenya. They found that consumers in Singapore were the most, and those in India the least, favourable to government intervention. They also found that Kenyan consumers had fewer negative predispositions towards business. Their study also showed some support for the consumerism life-cycle pattern theory that predicts more negative attitudes with increasing levels of development (Darley & Johnson, 1993). Orel and Zeren (2011) found that there are significant differences in the attitudes held by Polish and Turkish consumers concerning marketing and consumerism, and that there have been significant changes in consumerism applications and consumer perceptions towards consumerism since earlier consumer movements.

Gaski and Etzel's (1986) "Consumer sentiment towards marketing scale" attempts to capture consumers' perceptions of and satisfaction with the marketing establishment by focusing on attitudes towards the four major instruments of marketing practice, namely marketers' actions for product development, pricing, advertising, and retailing/selling. They found that the respondents in their study were slightly negative concerning marketing (Gaski & Etzel, 1986).

Lundstrom and Lamont's (1976) "Consumer discontent scale" is designed to measure consumers' attitudes towards marketing and marketing-related practices of the business system. Consumer discontent is defined to include the collection of attitudes held by consumers towards the product strategies of business, business communications and information, the impersonal nature of business and retail institutions, and the broader socio-economic forces which are linked with the business system.

The consumerism movement involves both micro- and macro-consumerisms issues. The micro-consumerism issues include issues and practices related to product safety, misbranding, misleading advertising, deceptive packaging, unfair pricing, unit pricing, labelling, product quality, etc., while macro-consumerism issues are mainly concerned with the broader contexts such as environmental pollution, health-care systems, welfare systems, poverty, anti-nuclear issues, etc. (Chaubey *et al.*, 2012; Quazi, 2002; Kaynak, 1985). For the purpose of this study, consumers' attitudes towards consumerism manifest in their attitudes towards philosophy of businesses, product quality, advertising and other market activities, consumer responsibilities, consumerism (implying consumerism issues), and government regulation. Barksdale and Darden's (1972)

“Attitudes towards marketing and consumerism scale” was therefore renamed “Attitudes towards consumerism scale”. An understanding of both the consumers’ views about the marketing system in which consumers participate, and the responsibilities of the various role players (business, marketers, retailers, government and the individual consumers) is important to ensure the protection of the consumers’ rights with regard to marketing activities and actions to minimise grievances with activities (Lysonski *et al.*, 2012).

Consumers’ attitudes towards an attitude object, in this case consumerism, consist of three structural components, namely cognitive, affective and behavioural components (Mpinganjira, 2013:129; Sutton & Douglas, 2013:160; Cant *et al.*, 2006:147). The cognitive component reflects consumers’ beliefs, or their knowledge, about consumerism. Their beliefs could be either informative (e.g., what consumerism involves) or evaluative (e.g., what consumerism means to the consumer). The affective component reflects consumers’ emotions and feelings towards consumerism. These emotions and feelings are evaluative and are used to determine if consumers have favourable or unfavourable attitudes towards consumerism (e.g., consumerism is good or bad, consumerism is poor or excellent). The cognitive and affective components influence the behavioural component (Mpinganjira, 2013:135; Cant *et al.*, 2006:150). Thus, consumers’ knowledge and feelings towards consumerism determine whether they take part in activities to address consumerism issues such as engaging in CCB.

In order for retailers to play a part in the formation of consumers’ attitudes towards consumerism (including CCB), they need to understand that attitudes are learned and can be influenced by personal experience and other sources of information. Attitudes can be learned through classical conditioning, instrumental conditioning, observational learning, and cognitive learning (Mpinganjira, 2013:138; Sutton & Douglas, 2013:166; Cant *et al.*, 2006:152-153). Classical conditioning occurs when an initially neutral stimulus is paired with another stimulus resulting in a similar response towards the previously neutral stimulus (Whang & Muehling in Mpinganjira, 2013:138; Sutton & Douglas, 2013:166; Cant *et al.*, 2006:152). For example, a consumer could develop a negative attitude towards consumerism when he/she experiences negative feelings following repeated exposure to other consumers’ negative comments about consumerism. Instrumental conditioning might play a role in the way consumers form attitudes towards consumerism (Mpinganjira, 2013:138; Sutton & Douglas, 2013:167; Cant *et al.*, 2006:152). For example, it is more likely that consumers who have positive experiences with consumerism (e.g., consumers that are educated about their consumer rights) will develop positive attitudes towards consumerism, and vice versa. Consumers may learn other people’s attitudes by merely observing them. Consumers are likely to form specific attitudes towards consumerism if they deliberately search for and obtain information on consumerism by means of cognitive learning. They will then be able to tap into their own knowledge and beliefs.

Consumers are not always in a position to behave in a manner that is consistent with their attitudes. For example, a consumer might have a positive attitude towards consumerism but, depending on situational factors, might not be educated concerning their consumer rights. The strength of consumers' attitudes towards consumerism will influence whether or not they will engage in behaviour related to consumerism, e.g., CCB. The stronger their attitudes, the more probable it will be that they will engage in this behaviour, e.g., CCB (Mpinganjira, 2013:140; Sutton & Douglas, 2013:183) and the easier it will be to recall those attitudes (Sutton & Douglas, 2013:182). Consumers' habits can also be predictive of their future behaviour. For example, dissatisfied consumers, who are educated in their consumer rights and who have complained to retailers in the past, should have no difficulty in doing so in future. It is important to remember that the predictive power of attitudes will be influenced by the passage of time. Predicting a consumer's future behaviour might be less accurate if based on incidents which occurred in the distant past as opposed to those which had taken place recently.

Attitudes tend to be consistent but can change over time (Cant *et al.*, 2006:147). In order for retailers to change consumers' attitudes towards consumerism, they must influence changes in each of the three components of attitudes. In order to change the cognitive component of attitudes, retailers must look at what consumers believe to be true about consumerism, and convince them it is important to be educated concerning consumerism (i.e., consumer rights) as it will provide them with the relevant knowledge to take action should their rights be violated or exploited. In an attempt to encourage positive attitudes towards consumerism, retailers should work towards changing the affective component of attitudes, for example, by making customers aware that many consumers that are educated about consumerism are better able to take action when their rights are violated, and might feel more satisfied with the outcome than consumers that are not educated about their rights and believe that retailers take advantage of them. Retailers could also attempt to improve the behavioural component by encouraging consumers to be educated, therefore enabling them to take action when their rights are being violated. If consumers have experienced the benefits of being educated concerning consumerism, they will most likely form a positive attitude. Retailers can also provide consumers with knowledge on consumerism, which appeals to knowledge-based attitudes and can assist in consumers changing their attitudes.

2.6 CONCLUSION

Consumerism can be viewed as an organised movement to protect consumer rights in the process of exchange. It is also believed that consumerism follows a life-cycle pattern of development based on a country's consumer information and protection legislation as well as governments' involvement and support of these consumer protection activities (Erasmus, 2013:357; Darley & Johnson, 1993; Barker, 1987; Kaynak, 1985). There are various differences in consumerism

between LDCs and MDCs. It is thought that consumers in LDCs are more vulnerable and struggle more to protect themselves than consumers in MDCs, due to available resources. In MDCs, consumers have access to consumer protection organisations that can assist them in protecting their rights. South Africa is a very diverse country that needs a consumer-protection approach to suit both LDC and MDC characteristics.

Eight consumer rights have been identified by the UN and form the basis of the South African CPA, namely, the right to choose, the right to be informed, the right to be heard, the right to safety, the right to redress, the right to consumer education, the right to a healthy environment, and the right to satisfaction of basic needs (Consumers International, 2013). All of these rights have specific implications for retailers and manufacturers. Consumer rights need to be enforced by both governmental organisations and non-governmental advocates.

There are numerous consumer-related, product-related and redress-environment-related variables that influence consumers' decisions to complain or not. Consumers' knowledge of and attitudes towards consumerism might influence consumers' decisions to engage in CCB. Consumer knowledge is defined in terms of subjective knowledge and objective knowledge (Brucks, 1985). Attitudes are seen as peoples' evaluations of their social world (environment) and can either be favourable or unfavourable. Peoples' attitudes are usually consistent with their behaviour; however, attitudes do not necessarily predict behaviour.

Barksdale and Darden's (1972) scale is one of the most widely used scales to measure consumers' attitudes towards marketing and consumerism. Previous studies have employed it successfully in both developed and developing countries.

Chapter 3:

Research design and methodology

3.1 INTRODUCTION

This chapter encompasses the conceptual framework, research goal, research objectives and sub-objectives, and a description of the research approach and design. The sampling plan is discussed in terms of the unit of analysis, sampling procedures, sampling technique, and sample size. The measuring instrument as well as the data-collection procedure used is explained. The analysis of the data concerning the quantification of the data is discussed in terms of the coding, capturing, and cleaning of the data. The operationalisation of the measures is explained in terms of the objectives and sub-objectives, and an explanation of the statistical methods is provided. The quality of the data is discussed in terms of its validity and reliability. Lastly, ethical considerations concerning the study are discussed.

3.2 CONCEPTUAL FRAMEWORK, RESEARCH GOAL AND OBJECTIVES

3.2.1 Conceptual framework

The study proposes a schematic, conceptual framework of consumers' knowledge of and attitudes towards consumerism, their perceptions of the severity of the performance failure concerning a consumer electronic product (CEP), and their subsequent complaint behaviour. The conceptual framework indicates the important concepts of this study and the relationship between these concepts (Figure 3.1). The numbers used in the conceptual framework corresponds with the objectives of the study. Objectives 3 and 6 are not numbered on the conceptual framework but are implied by 3.1 and 3.2, and 6.1 and 6.2 respectively.

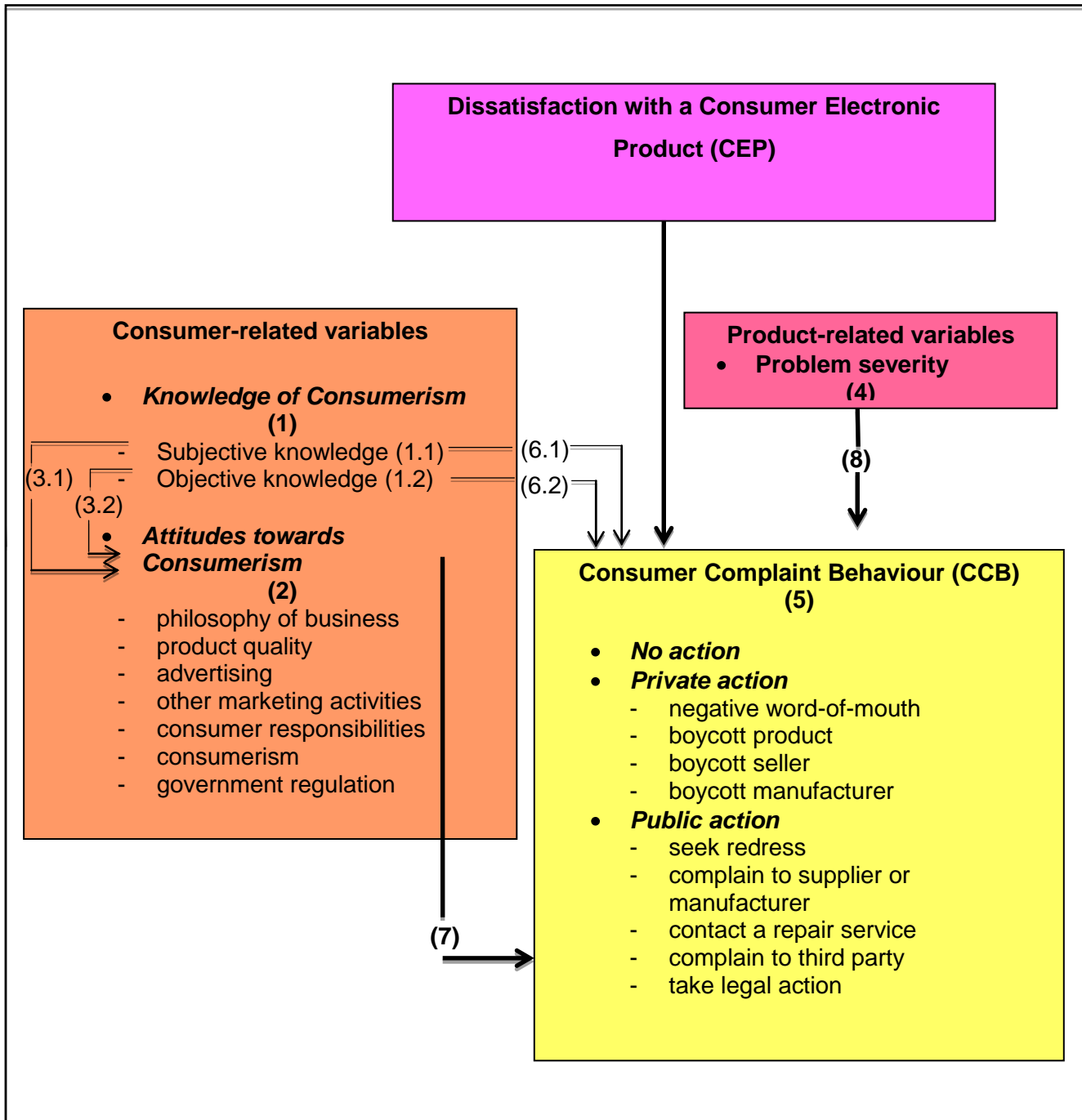


FIGURE 3.1: CONCEPTUAL FRAMEWORK OF CONSUMERS' KNOWLEDGE OF AND ATTITUDES TOWARDS CONSUMERISM, THEIR PERCEPTIONS OF THE SEVERITY OF THE PERFORMANCE FAILURE CONCERNING A CEP, AND THEIR SUBSEQUENT COMPLAINT BEHAVIOUR

Consumers experience product dissatisfaction when their expectations of product performance exceed their perceptions of actual product performance (Donoghue, 2008:43; Ennew & Waite, 2007:339; Brechan, 2006:445). Consumers who are dissatisfied with the product's actual performance, in this case CE, may voice their dissatisfaction by engaging in complaint behaviour.

Dissatisfaction is fundamental to complaint behaviour as satisfied consumers will not engage in complaint behaviour (Singh, 1988). However, research has shown that a consumer's decision to engage in complaint behaviour is also influenced by factors beyond dissatisfaction, including consumer-related variables, product-related variables and redress environment-related variables (Lee & Cude, 2012; Donoghue & De Klerk, 2009; Velazquez *et al.*, 2006; Cho, Im, Hiltz & Fjermestad, 2002). This study focuses only on consumer-related variables, specifically consumers' knowledge of consumerism and their attitudes towards consumerism on CCB and product-related variables, and in particular consumers' perceptions of the severity of product performance failure.

People use knowledge about themselves and others to form expectations that enable them to function in the world (Fiske & Taylor, 2010:17). As knowledge increases, people tend to become more motivated to think about specific issues (Wood, Rhodes & Biek in Petty, Wheeler & Tormala, 2003). A person who is repeatedly exposed to an issue is more likely to form an attitude about it (Sutton & Douglas, 2013:164). The conceptual framework proposes that consumers' subjective knowledge (what they think they know) and objective knowledge (what they actually know) of consumerism influence their attitudes towards consumerism. For the purpose of this study, attitudes towards consumerism manifest in attitudes toward philosophy of business, product quality, advertising, other marketing activities, consumer responsibilities, consumerism, and government regulation.

The levels of dissatisfaction with a CEP may vary. Therefore, consumers might not engage in the same complaint action for all levels of dissatisfaction (Donoghue & De Klerk, 2009; Maute & Forrester, 1993). Based on previous research, it is proposed that consumers' perceptions of the severity of product failures influence the type of complaint action that they will engage in (Donoghue, 2008; Barnes & Kelloway, 1980).

Day and Landon's (1977) taxonomy of CCB suggests that dissatisfied consumers may engage in action, or take no action at all. Action implies that respondents may resort to private action (negative by-word-of-mouth, boycotting the product, boycotting the seller, boycotting the manufacturer) and public action (seeking redress, complaining to the supplier or manufacturer, complaining to a third party, taking legal action). No action pertains to doing nothing about the dissatisfying experience (Day, 1984).

An individual's knowledge forms the basis of influence on human behaviour (Ajzen, 1985); thus, an increase in the knowledge of unfair practices, consumer rights, and complaint channels will most probably influence CCB (Zhao & Othman, 2010; Singh & Wilkes, 1996). Knowledge has also been

found to have a positive influence on third-party redress (Tipper, 1997) where consumers with knowledge on consumer rights are more inclined to seek third-party redress from national agencies and legal action, as opposed to uninformed consumers (Zhao & Othman, 2010). Therefore, this conceptual framework proposes that consumers' subjective and objective knowledge of consumerism influence their decisions whether or not to engage in CCB.

Consumers who have positive attitudes towards consumerism are more inclined to engage in CCB when they are dissatisfied (Kolodinsky, 1992). Therefore, this conceptual framework proposes that consumers' attitudes towards consumerism will influence their decisions to engage in CCB following an unsatisfactory experience with product performance.

The conceptual framework proposes that consumer-related variables – specifically consumers' knowledge of consumerism and their attitudes towards consumerism, and product-related variables – specifically consumers' perceptions of the severity of product performance failure, influence CCB.

3.2.2 Research goal

The goal of this study was to investigate and describe the relationship between consumers' knowledge of and attitudes towards consumerism, their perception of the severity of the performance failure concerning a CEP, and their CCB.

3.2.3 Research objectives

The research objectives are to investigate and describe the following:

Objective 1: Consumers' knowledge of consumerism.

Sub-objective 1.1: Consumers' subjective knowledge of consumerism.

Sub-objective 1.2: Consumers' objective knowledge of consumerism.

Objective 2: Consumers' attitudes towards consumerism.

Objective 3: The relationship between consumers' knowledge of consumerism and their attitudes towards consumerism.

Sub-objective 3.1: The relationship between consumers' subjective knowledge of consumerism and their attitudes towards consumerism.

- Sub-objective 3.2:** The relationship between consumers' objective knowledge of consumerism and their attitudes towards consumerism.
- Objective 4:** Consumers' perceptions of the severity of the performance failure concerning a CEP.
- Objective 5:** Consumers' complaint behaviour concerning CE.
- Objective 6:** The relationship between consumers' knowledge of consumerism and their complaint behaviour.
- Sub-objective 6.1:** The relationship between consumers' subjective knowledge of consumerism and their complaint behaviour.
- Sub-objective 6.2:** The relationship between consumers' objective knowledge of consumerism and their complaint behaviour.
- Objective 7:** The relationship between consumers' attitudes towards consumerism and their complaint behaviour.
- Objective 8:** The relationship between consumers' perceptions of the severity of the performance failure concerning a CEP and their consumer complaint behaviour.

3.3 RESEARCH APPROACH AND DESIGN

The purpose of the research included exploration and description. A quantitative, methodological research approach was used for this study. A cross-sectional survey design was used as a plan or blueprint for the investigation (De Vos, Strydom, Fouché & Delport, 2011:156). The type of research design could also be classified as empirical, using primary data. A structured questionnaire, based on a thorough literature review, was used for this research.

3.4 SAMPLING PLAN

3.4.1 Unit of analysis, sampling, and sampling procedures

The unit of analysis refers to people or objects, whose characteristics social researchers can observe, describe or explain (De Vos *et al.*, 2011:93).

The unit of analysis comprised consumers who were dissatisfied with the performance of their CE.

For inclusion in this study, respondents had to,

- reside in the Tshwane municipal area,
- be older than 25 years, assuming that by this age they would have gained experience in acquiring and using their own CE,
- have experienced dissatisfaction concerning the performance of a CEP within a 12-month memory-recall period,
- belong to the Living Standards Measure (LSM) group 5 to 10 which would qualify them as having the financial ability to purchase CE.

Dissatisfaction can be seen as a requirement for complaining, as satisfied consumers would not engage in complaint behaviour. It would have been of no value to collect information concerning the failure of CE from satisfied consumers (Donohue & De Klerk, 2006; Singh, 1988).

The 12-month memory-recall period was deemed appropriate because consumers' evaluation of their dissatisfaction with the actual performance of their CE is an evolving process, and problems might only arise after the products had been in use for a period of time (Donoghue & De Klerk, 2013; Broadbridge & Marshall, 1995). In addition, a one-year recall period was decided upon to minimise the possibility that consumers might forget specific details regarding their dissatisfying experience with a CEP.

At the time of the research, the SAARF (South African Audience Research Foundation) universal LSM descriptors of June 2011 were used to group the sample into the different income brackets. The LSM descriptors were only used as a guideline to distinguish consumers that have access to electricity and who own CEP's from consumers that do not. Income was then used to further distinguish the consumers from one another. The LSM descriptors can be used as a multi-attribute segmentation tool that measures the population on a continuum from LSM levels 1 to 10, which includes the extended LSM descriptors (where a differentiation is made between low and high groups for LSM 7, 8, 9 and 10; e.g., LSM 7 low and LSM 7 high) in terms of access to services and durable goods, and geographic indicators as determinants of standards of living (SAARF, 2011; Du Plessis & Rousseau, 2003:87). For LSM levels 5 to 10, characteristics include (in ascending order) access to electricity, access to radio, ownership of durables such as major household appliances and cell phones, educational levels varying from high school to Matric/Grade 12 to higher education, and average monthly household incomes ranging from R4 165 to R32 521 or higher (middle-class to top-income brackets). LSM groups 5 to 10 have access to electricity and have the capacity to own CE (SAARF, 2011).

3.4.2 Sampling technique and sample size

Given that a random sample of the general population would be unlikely to result in a significant number of respondents with unsatisfactory product experiences (Del Río-Lanza, Vázquez-Casielles & Díaz-Martín, 2009), non-random convenience and snowball sampling were used (Donoghue & De Klerk, 2013). This implies that results obtained from the broader population would not be generalised (Guarte & Barrios, 2006:277). This method of sampling entails that the researcher recruits respondents based on ease of access and availability (De Vos *et al.*, 2011:231; Zikmund & Babin, 2010:312). To participate in the study, respondents should have had an unsatisfactory experience with the performance of a CEP during the previous 12 months. The sample size was set at 350 respondents due to time and monetary constraints. This number of respondents also allowed the researcher the opportunity to perform relevant statistical tests (factor analysis).

3.5 MEASURING INSTRUMENT

3.5.1 Typical methodologies for studying consumers' knowledge of and attitudes towards marketing and consumerism and CCB

Flynn and Goldsmith (1999) employed a 7-point Likert-type scale to measure consumers' **subjective knowledge** of clothing and fashion utilisation. Their study used both male and female respondents and also included fashion-related behaviour questions. They developed 12 statements and employed a 7-point Likert-type scale where 7 represented "strongly agree", and 1 "strongly disagree". They found good internal consistency and construct reliability for most of the items in their questionnaire (Flynn & Goldsmith, 1999). Similar approaches have been followed by Moorman, Diehl, Brinberg and Kidwell (2004) (to determine the role of consumers' subjective knowledge in consumer search and consumer choice), and Dodd *et al.*, (2005) (to determine the relationship between consumers' subjective knowledge and their experience of wine purchasing). Subjective knowledge is an individual variable that can prove to be valuable in predicting consumer behaviour. It is related to, but distinct from, objective knowledge. It is important to measure both types of knowledge (Flynn & Goldsmith, 1999).

House *et al.*, (2004) developed a scale to measure respondents' objective knowledge of genetically-modified foods in an American and European context. The scale items were developed from literature based on empirical research on the specific topic. The scale items were anchored by true/false response options. Tan, Lee, Hunter, Shinawi, Fook Chong and Jankovic (2007) used a similar

approach to measure respondents' objective knowledge of genetic testing in Parkinson's disease in an American and Asian population. They designed questions based on literature and asked respondents to either "agree" or "disagree" with the statements as well as to indicate "don't know" if applicable. Each item had a correct answer. The "don't know" answers were taken as incorrect. A total score was calculated for knowledge by adding the number of correct answers (Tan *et al.*, 2007). Dodd *et al.* (2005) employed a similar approach to determine the relationship between consumers' objective knowledge and their experience of consumer wine purchasing.

Barksdale and Darden's (1972) "Attitudes toward marketing and consumerism scale" consisted of 40 statements that are grouped into seven categories, namely philosophy of business, product quality, advertising, other marketing activities, consumer responsibilities, consumerism issues, and government regulation. The items were measured on a 5-point Likert-type scale where 1 represented "strongly agree" and 5 represented "strongly disagree". Each of these categories comprised an important dimension in understanding consumers' views towards marketing and consumerism. This scale was first used in a first-world context by Barksdale and Darden (1972) in the USA, and by French, Barksdale and Perreault (1982) in England and the USA. A similar study was conducted in China and Canada (Cui *et al.*, 2012). The scale has also been used in similar research in a third-world context in India (Lysonski *et al.*, 2012; Bharadwaj, Thirunarayana & Varadarajan, 1991), and in a Polish and Turkish context (Orel & Zeren, 2011) to measure consumers' attitudes towards marketing and consumerism.

Self-administered questionnaires are typically used to collect data on consumers' dissatisfaction with products/services and their subsequent CCB (Rizwan, Ali, Akhter, Abbas, Kanwal, Iqbal & Aziz, 2013; Nimako, 2012; Isaac, 2010; Donoghue, 2008). Nimako (2012), Donoghue (2008) and Isaac (2010) based their questions about complaint action on Day and Landon's (1977) taxonomy of complaint behaviour. Respondents had to indicate what actions, if any, were taken in response to their dissatisfaction with the Ghana mobile telephone industry (Nimako, 2012) and major household appliances (Isaac, 2010; Donoghue, 2008). A nominal scale (yes/no) was used to classify the answer to each type of action taken.

3.5.2 Measures employed in this research

The questionnaire measured respondents' demographic characteristics, subjective and objective knowledge of consumerism, and their attitudes towards consumerism. Consumers were also asked to indicate the type of CE that they were most dissatisfied with, the severity of the product performance

failure as well as their subsequent CCB. A question was also specifically asked about the type of CEP that consumers were dissatisfied with to facilitate memory recall.

For the purpose of this research, the subjective knowledge measure used by Flynn and Goldsmith (1999) was used as an example to guide the development of the items for the **subjective knowledge** test concerning consumerism. The subjective knowledge question included five statements about the respondents' own perceptions of their knowledge of consumerism, and was measured on a Likert-type scale ranging from 1 "strongly agree" to 5 "strongly disagree". These statements were based on information obtained from "guides" on consumerism by Melville and Melville-Nieman (2011) and Opperman and Lake (2012), online articles that focus on consumerism, websites that provide information on consumer rights and consumer protection (SANCU, Consumer Fair, etc.) as well as legislation concerning consumer protection, notably the Consumer Protection Act (Act No. 68 of 2008), Foodstuffs, Cosmetics and Disinfectants Act (Act No. 54 of 1972), National Credit Act (Act No. 34 of 2005), and the Promotion of Equality and the Prevention of Unfair Discrimination Act (Act No. 4 of 2000). Please refer to Addendum A to see how the items for subjective knowledge were formulated.

A similar approach to that of House *et al.* (2004) was used to compile the **objective knowledge** test for this study. The researcher developed a series of questions to test consumers' objective knowledge of consumerism based on "scenarios" in Melville and Melville-Nieman's (2011) guide on the new CPA. The respondents had the opportunity to answer either "yes", "no" or "unsure". The items were categorised in terms of specific dimensions: agreements/contracts, marketing/advertising, the role of government agencies in enforcing laws to protect consumers, consumer protection organisations/watchdogs, retailer service delivery, service pre-authorisation, warranties/guarantees, and the right to information. These dimensions were deduced from Melville (2010), Melville and Melville-Nieman (2011), and Opperman and Lake (2012). See Addendum A for an overview of the items per dimension. Please note that the items were shuffled in the final questionnaire to prevent respondent bias.

Consumers' **attitudes towards consumerism** were measured in Section C of the questionnaire (see Addendum B) by using Barksdale and Darden's (1972) "Attitudes toward marketing and consumerism scale". For the purpose of this study, Barksdale and Darden's (1972) original scale that consisted of 40 Likert-type statements was adapted by removing two items deemed not applicable in the South African context. The first item that was removed from the original scale was phrased as follows: "The American marketing system operates more efficiently than those of other countries" and the second item was phrased: "Ralph Nader and the work he has done on behalf of consumers has been an

important force in changing the practices of business”. A 5-point Likert-type scale was used where 1 represented “strongly agree” and 5 “strongly disagree”. Items were grouped according to the following categories: (1) Philosophy of business; (2) Product quality; (3) Advertising; (4) Other marketing activities; (5) Consumer responsibilities; (6) Consumerism issues; (7) Government regulation.

CCB was measured in a fashion similar to the studies by Donoghue (2008) and Isaac (2010) as they have successfully employed this methodology in the South African and Botswana context. Complaint actions were classified in terms of Day and Landon’s (1977) taxonomy of CCB. Respondents were asked to indicate which complaint actions were taken as a result of dissatisfaction, where a no-action response also constituted a type of complaint action. A nominal dichotomous scale (yes/no) was used where a consumer could answer “yes” or “no” to the list of questions provided. Respondents were asked to indicate whether they took action or not following dissatisfaction with a product. Respondents who did not take any action were asked to select the reason(s) for not taking any action from a list provided by the researcher. An open-ended response option was included to ensure that all possible reasons were covered. Respondents who took action had to respond to a multiple-response question where they had to indicate the type of action taken. Based on the respondents’ actions they were categorised in terms of no action, private action and public action (Donoghue & De Klerk, 2013; Isaac, 2010; Donoghue, 2008; Day & Landon, 1977).

3.5.3 Structure of the questionnaire

Based on the above discussion on the methodologies, a self-administered questionnaire was designed to measure respondents’ demographic information, knowledge of consumerism, attitudes towards consumerism, information concerning a CEP that caused dissatisfaction, their perception of the severity of the CEP performance failure, and their subsequent CCB.

A variety of question types was used to obtain the desired information, including Likert-type scales, dichotomous questions, closed-ended questions and a few open-ended questions.

Section A: Demographic information on the respondents

In Section A, respondents had to provide their demographic information: gender, age, highest level of education, residential area, and population group.

Section B: Knowledge of consumerism

In Section B, questions measured both respondents' subjective and objective knowledge of consumerism.

Section C: Consumer attitudes towards consumerism

This section measured consumers' attitudes towards consumerism based on Barksdale and Darden's (1972) "Attitudes towards marketing and consumerism scale".

Section D: Information on the dissatisfactory CEP

In Section D, respondents were asked to recall an unsatisfactory experience with a CEP during the previous 12 months. They had to indicate the type of CEP that caused dissatisfaction from a given list of CE. Respondents could add additional CE to the list to make provision for all CE as it was not realistic to list all possible products. Respondents were also asked to indicate their perception of the severity of the product's faulty or poor performance on a 4-point severity response scale where 1 represented "not severe at all", and 4 "extremely severe".

Section E: Consumer complaint behaviour (CCB) concerning dissatisfactory products

Complaint actions were classified according to Day and Landon's (1977) taxonomy of CCB. The questionnaire was accompanied by a cover letter that stated the following information in unambiguous, everyday language: purpose of the research, criteria for selection, time to complete questionnaire, declaration of confidentiality, appeal for a respondent's co-operation, incentive for completing the questionnaire, and the researcher's email address (De Vos *et al.*, 2011:193).

3.6 DATA COLLECTION PROCEDURES

Convenience- and snowball-sampling were used to recruit respondents for this study. Fieldworkers were recruited on a voluntary basis and remunerated for their efforts. A printed, structured questionnaire was handed out by the researcher, assisted by 25 trained fieldworkers, to members of the sample group. Fieldworkers asked respondents three screening questions to determine whether they qualified to participate in the research (See cover letter of the questionnaire – Addendum B). Upon answering "yes" to the screening questions, respondents were asked to complete a self-

administered questionnaire. Respondents could also complete the questionnaires in the privacy of their own homes and return them to the researcher or fieldworkers once completed. The researcher and fieldworkers collected the questionnaires and explained questions when respondents experienced problems in answering questions (De Vos *et al.*, 2011:188).

To encourage participation in the research, an incentive in the form of a lucky draw was provided. The respondents were given the opportunity to provide their contact numbers on a separate piece of paper to enter the lucky draw. Data collection was undertaken from April to June 2013. A total of 351 usable questionnaires were collected.

3.7 DATA ANALYSIS

Data analysis can be seen as the process of reducing raw data to an understandable and interpretable form to enable the researcher to relate the data to the research problems and draw conclusions (De Vos *et al.*, 2011:249).

Following the collection of the questionnaires, the researcher coded the responses by means of edge-coding (De Vos *et al.*, 2011:252). The data was captured by the data-capturing division of the University of Pretoria. The data was checked to identify and rectify any errors that occurred during the coding and capturing process.

The data was summarised by using descriptive and inferential statistics (Zikmund & Babin, 2010:325). Descriptive statistics form the basis of a quantitative study where the basic features of the data are described in terms of summaries of the specific variables. Descriptive statistics include means, percentages and frequencies that are presented in graphs, tables and figures. Inferential statistics allow the researcher to make inferences from the data. In this study, inferential statistics included Chi-square significance tests, Pearson correlation coefficient, ANOVA and Pairwise post-hoc test. A statistician and a research consultant of the Department of Statistics, University of Pretoria, were consulted to assist with the analysis of the data.

3.8 OPERATIONALISATION

The operationalisation of the measures was done in terms of the research objectives and sub-objectives for this study. Table 3.1 indicates the objectives for this study, along with the dimensions, questions and types of statistical methods used.

TABLE 3.1: OPERATIONALISATION

RESEARCH OBJECTIVES AND SUB-OBJECTIVES	DIMENSIONS	QUESTIONS (V = Variable)	STATISTICAL METHODS
<p>Objective 1 To investigate and describe consumers' knowledge of consumerism</p> <p>Sub-objective 1.1 To investigate and describe consumers' subjective knowledge of consumerism</p> <p>Sub-objective 1.2 To investigate and describe consumers' objective knowledge of consumerism</p>	<p>Subjective knowledge</p> <p>Objective knowledge</p>	<p>Section B: Questions 1 & 2 (V7-V31)</p> <p>(V7-V11) (developed from Flynn & Goldsmith, 1999) (see Addendum A)</p> <p>(V12-V31)(developed from House <i>et al.</i>, 2004) (See Addendum A)</p>	Descriptive statistics
<p>Objective 2 To investigate and describe consumers' attitudes toward consumerism</p>	<p>Consumers' attitudes concerning consumerism (adapted from Barksdale and Darden, 1972)</p> <p>Philosophy of business</p> <p>Product quality</p> <p>Advertising</p> <p>Other marketing activities</p> <p>Consumer responsibilities</p> <p>Consumerism</p> <p>Government regulation</p>	<p>Section C: Question 1 (V32-V69)</p> <p>(V32, V39, V46, V53, V59)</p> <p>(V33, V40, V47, V54, V60, V63, V68)</p> <p>(V34, V41, V48, V65)</p> <p>(V35, V42, V49, V58)</p> <p>(V36, V43, V50, V55, V61, V64, V67, V69)</p> <p>(V37, V44, V51, V56, V62, V66)</p> <p>(V38, V45, V52, V57)</p>	Descriptive statistics
<p>Objective 3 To investigate and describe the relationship between consumers' knowledge of and attitudes towards consumerism</p> <p>Sub-objective 3.1 To investigate and describe the relationship between consumers' subjective knowledge of and attitudes towards consumerism</p> <p>Sub-objective 3.2 To investigate and describe the relationship between consumers' objective knowledge of and attitudes towards consumerism</p>		<p>Section B: Questions 1 & 2 (V7-V31)</p> <p>Section C: Question 1 (V32-V69)</p>	<p>Descriptive statistics</p> <p>Appropriate inferential statistics</p> <p>Pearson correlation coefficient (p-value significant at 5% level)</p>
<p>Objective 4 To investigate and describe consumers' perceptions of the severity of the</p>	<p>Not severe at all</p> <p>Somewhat</p>	<p>Section D: Question 2 (V71)</p>	Descriptive statistics

performance failure concerning a CEP	severe Very severe Extremely severe		
Objective 5 To investigate and describe consumers' complaint behaviour concerning CE	No action Action <i>Private action</i> <i>Public action</i>	Section E: Questions 1 & 2 (V72-V89)(adapted from Donoghue & De Klerk, 2013; Isaac, 2010; Donoghue, 2008)	Descriptive statistics
Objective 6 To investigate and describe the relationship between consumers' knowledge of consumerism and their complaint behaviour Sub-objective 6.1 To investigate and describe the relationship between consumers' subjective knowledge of consumerism and their complaint behaviour Sub-objective 6.2 To investigate and describe the relationship between consumers' objective knowledge of consumerism and their complaint behaviour		Section B: Questions 1 & 2 (V7-V31) Section E: Questions 1 & 2 (V72-V89)	Descriptive statistics Appropriate inferential statistics ANOVA and LSD Pairwise post-hoc tests (significant at 5% level)
Objective 7 To investigate and describe the relationship between consumers' attitudes towards consumerism and their complaint behaviour		Section C: Question 1 (V32-V69) Section E: Questions 1 & 2 (V72-V89)	Descriptive statistics Appropriate inferential statistics ANOVA (p-value significant at 5% level)
Objective 8 To investigate and describe the relationship between consumers' perceptions of the severity of the performance failure concerning a CEP and their consumer complaint behaviour		Section D: Question 2 (V71) Section E: Questions 1 & 2 (V72-V89)	Descriptive statistics Appropriate inferential statistics Chi-square test (p-value significant at 5% level)

3.9 EXPLANATION OF STATISTICAL METHODS

3.9.1 Pearson correlation coefficient

This correlation coefficient is the measure of the relationship between two or more variables. Correlation coefficients can range between -1 and +1, where -1 represents a perfect negative correlation and +1 a perfect positive correlation (Statsoft, 2014). No correlation exists if the value is 0.

A Pearson correlation coefficient is the most widely-used correlation coefficient and is representative of a simple linear correlation. This correlation coefficient determines the extent to which values of two variables are proportionate to each other (Statsoft, 2014). This test was used to measure the strength of the relationship between consumers' knowledge of and attitudes towards consumerism.

3.9.2 Pairwise post-hoc test

Post-hoc tests consist of pairwise comparisons that are designed to compare all different combinations of the treatment group (Field, 2010:317). Essentially, this amounts to taking every pair of groups and then performing a t-test on each pair of groups (Field, 2010:317). The pairwise comparisons control the family-wise error by correcting the level of significance for each test so that the overall Type I error rate across all comparisons remains at 0.05. The least significant difference (LSD) pairwise comparison makes no attempt to control the Type I error, and is equivalent to performing multiple t-tests on the data; however, the LSD requires the overall ANOVA to be significant (Field, 2010:318). The LSD was used to determine which complaint actions differed significantly (private action, public action, private and public action, and no action) from each other.

3.9.3 ANOVA

Analysis of variance (ANOVA) allows one to test for significant differences between the means of three or more independent groups (Statsoft, 2014; Laerd Statistics, 2013a). The cases under study are combined into groups representing the independent variable. The extent to which the groups differ from one another is analysed in terms of a certain dependent variable (Babbie, 2007:476). Similarly, the extent to which these groups differ is compared with the standard of random distribution (Babbie, 2007:476). This test essentially compares the means between the groups (variables) that one is interested in, and determines if any of those means are significantly different from one another (Laerd Statistics, 2013a; Babbie, 2007:476). This test cannot specifically reveal which groups are significantly

different from one another, but it can affirm that at least two groups are significantly different from each other (Laerd Statistics, 2013a). An ANOVA test was performed to compare the mean scores for consumers' attitudes towards consumerism and the types of action taken.

3.9.4 Chi-square test

The Chi-square test determines whether there is a significant association between two categorical variables; however, it does not indicate the strength of the association, if any (Field, 2003:62). This test is based on the null hypothesis (the assumption that there is no relationship between two variables in the total population) (Babbie, 2007:466). The Chi-square test was used to test whether there was a relationship between consumers' perceptions of the severity of the performance failure concerning a CEP and their CCB.

3.10 QUALITY OF THE DATA

3.10.1 Validity issues

Validity refers to the accuracy of a measure. This is the extent to which an empirical measure adequately reflects the real meaning of a concept (De Vos *et al.*, 2011:172; Zikmund & Babin, 2010:250; Babbie, 2007:146; Balnaves & Caputi, 2001:87). Validity addresses the problem of whether an instrument effectively and accurately measures what it is supposed to measure.

3.10.1.1 Construct validity

Construct validity can be guaranteed by conducting a thorough literature review, and by defining concepts in a clear manner to ensure a concept measures and truthfully represents a unique construct (De Vos *et al.*, 2011:174). A range of scientific references, including academic journal articles and textbooks, were used in this study to define the constructs used. The social cognitive theory and Day and Landon's (1977) paradigm were also used in the study.

Construct validity can be determined by establishing the degree to which an instrument successfully measures a theoretical construct (De Vos *et al.*, 2011:174). Construct validity consists of several components, including face validity, convergent validity, criterion validity and discriminant validity (Zikmund & Babin, 2010:251). Face validity is achieved when a measurement scale's content logically appears to reflect what was intended to be measured (Aaker, Kumar, Day & Leone, 2011:269; De Vos

et al., 2011:174; Zikmund & Babin, 2010:251). This is evident from the subjective knowledge question where the researcher used a similar approach to that of Flynn and Goldsmith (1999). Even though their study was performed in another context, the items used in this study seemed to logically measure subjective knowledge.

Criterion validity can be said to apply to the study when what has been measured correlates with other standard measures of similar constructs or established criteria (Aaker *et al.*, 2011:269; Zikmund & Babin, 2010:250; Babbie, 2007:147). The established scale, “Attitudes towards marketing and consumerism” by Barksdale and Darden (1972) was adapted for this study as it was more in line with the South African context. The original scale was developed in 1972; however, more recent studies have also employed this scale.

Kotler’s (2000) definition of consumerism was employed in this study. The differences in consumerism and consumer protection as identified in less-developed as well as more-developed countries, as described by Darley and Johnson (1993), were explained. Consumer-related variables that may influence a consumer’s decision to complain was addressed by focusing on the differences between subjective knowledge and objective knowledge (Flynn & Goldsmith, 1999), and how it influenced consumers’ attitudes towards consumerism (Barksdale & Darden, 1972). The severity of the product’s faulty or poor performance (product-related variable) as an influencing variable of CCB was also addressed (Donoghue & De Klerk, 2009; Donoghue, 2008). CCB, as identified by Day and Landon’s (1977) taxonomy of complaint behaviour, was also explored in terms of the possible actions that a dissatisfied consumer may engage in, namely no action, private action, public action, or a combination of private and public action. Social cognition was used as a theoretical perspective for this study. This provided the researcher with a theoretical background to perform the study.

3.10.1.2 Content validity

Content validity can be achieved when a scale’s content logically appears to reflect what the researcher has intended to measure (Zikmund & Babin, 2010:250). To ensure content validity the proposed questionnaire was pre-tested and checked by the study leader as well as the statistician and research consultant. A pilot test (20 questionnaires) was conducted to ensure that the meaning of all the questions was clear. This provided the researcher with the opportunity to rectify any errors.

3.10.2 Reliability issues

Consistency is the key to reliability and a measurement will be seen as reliable and accurate if different efforts at measuring a concept achieve the same result (Aaker *et al.*, 2011:270; De Vos *et al.*, 2011:177; Zikmund & Babin, 2010:248). Established measures such as Barksdale and Darden's (1972) "Attitude towards marketing and consumerism scale" and Day and Landon's (1977) taxonomy of CCB were used in this study.

Unclear and ambiguous items were removed from the questionnaire based on the results of the pilot test (De Vos *et al.*, 2011:177).

The supervisor and the assigned statistician confirmed that the questions asked in the study were clearly understood, relevant and easy to complete by checking the questionnaire before going to print. The questionnaire was pilot-tested before conducting the actual survey. The researcher also approached a well-known consumer activist and journalist with regards to the knowledge questions to ensure that the items were correct and valid. The researcher also made use of trained fieldworkers to reinforce the validity and reliability of the data obtained (Babbie, 2007:146; Mouton & Marais, 1990:96).

3.11 ETHICAL ISSUES

Any research undertaken should be based on mutual trust by all the parties involved which include the researcher, field workers and respondents (De Vos *et al.*, 2011:113).

The following ethical issues as identified by De Vos *et al.* (2011:115-126), Walliman (2011:117) and Babbie (2007:62-65) were considered during the data-collection process:

- **Avoidance of harm:** The researcher made a concerted effort to ensure that the questionnaire did not contain any questions that could cause harm or discomfort to the respondent due to their possible sensitive or personal nature. The cover letter also informed respondents that they could withdraw from the study, without explanation, should they desire to do so. If the respondents did not feel comfortable to complete, for example, the demographic questions, they were under no obligation to take part in the study.
- **Voluntary participation and informed consent:** Completing a questionnaire served as consent for participation in the study. The respondents participated in the study on a voluntary

basis and were informed that they may withdraw from the study at any time and without explanation if they desired to do so. The aim of the study was stated in the cover letter. The email addresses of the researcher and the department where the study was conducted were provided on the cover letter to enable the respondents to contact the researcher in the event of any uncertainties concerning the research project or questionnaire. Participation in the lucky draw was also voluntary and confidential, and the details (e.g., cell phone numbers) provided by the respondents could not be linked to the questionnaires.

- **Deception of respondents:** The researcher did not withhold or provide incorrect information that might have influenced a respondent's decision to participate in the study.
- **Violation of privacy, anonymity or confidentiality:** Confidentiality was ensured by only using the information gathered for the intended research purposes and not divulging it to anyone. In the cover letter, respondents were informed of the steps taken to ensure anonymity. Blank envelopes accompanied the questionnaires to ensure anonymity and to guarantee that no questionnaire could be linked to a particular respondent. The researcher did not request any personal contact details. A tear-off section on the cover letter was provided on which the respondents could write down their contact numbers voluntarily, which would qualify them to participate in the lucky draw. These contact numbers could in no way be connected to the questionnaires. These slips were also used to telephone respondents to confirm their participation in the study, and to ensure that the fieldworkers did not hand out questionnaires to candidates who did not qualify for inclusion in the study, or complete the questionnaires themselves.
- **Actions and competence of the researcher:** The researcher is ethically bound to ensure that everyone involved in the research (researcher, fieldworker, and others) should be competent, honest and have the adequate skills to carry out their mandate. The fieldworkers were comprehensively trained to ensure their conduct was ethical and acceptable, and to enable them to recognise suitable participants in terms of age, population, etc. They were educated in terms of the ethical requirements pertaining to anonymity and confidentiality.
- **Release or publication of findings:** The University of Pretoria's Board of Ethics approved the research proposal and the questionnaire. As required by the Department of Consumer Science, University of Pretoria, the research findings were interpreted and reported in an accurate, objective and honest manner and published in the form of a dissertation as well as research articles.

CHAPTER 4:

RESULTS, ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

This chapter presents the discussion of the results of the study. The demographic characteristics and other descriptive characteristics of the sample are described. The rest of the data is analysed in the order of the objectives and sub-objectives of the study. Both descriptive and inferential statistics were used to aid the researcher with the analysis. Descriptive statistics were used to describe specific observations by presenting data in a manageable form (such as frequencies, percentages, graphs, pie charts and tables). Inferential statistics were used to make inferences from the findings (such as Pearson correlation coefficient, chi-square test and ANOVA with Pairwise post-hoc tests) (Babbie & Mouton, 2002:458).

4.2 DEMOGRAPHIC AND OTHER DESCRIPTIVE CHARACTERISTICS OF THE SAMPLE

In the following section, the sample is described in terms of the demographic characteristics as well as other descriptive characteristics. The demographic characteristics of the sample include gender, age, level of education, monthly household income, population grouping and residential area.

The other descriptive characteristics of the sample include the type of CEP that the respondents were most dissatisfied with.

4.2.1 Demographic characteristics of the sample

The respondents were asked to indicate their gender, age, level of education, population grouping and residential area.

Figure 4.1 presents the gender distribution of the sample.

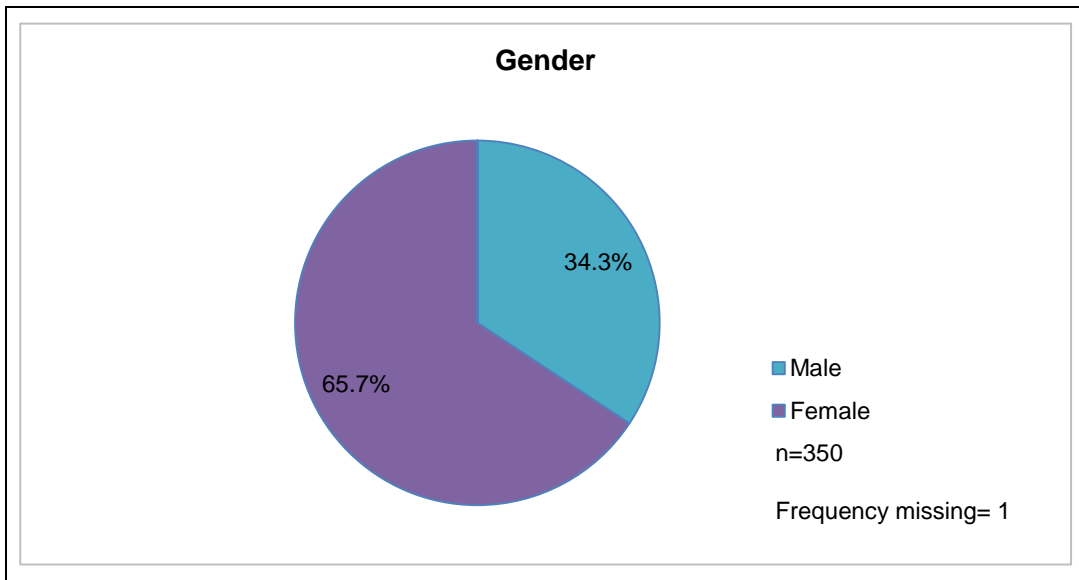


FIGURE 4.1: GENDER DISTRIBUTION

It is clear that nearly two thirds of the sample consisted of females (65.7%) and one third of males (34.3%).

The age distribution of the sample is presented in Figure 4.2.

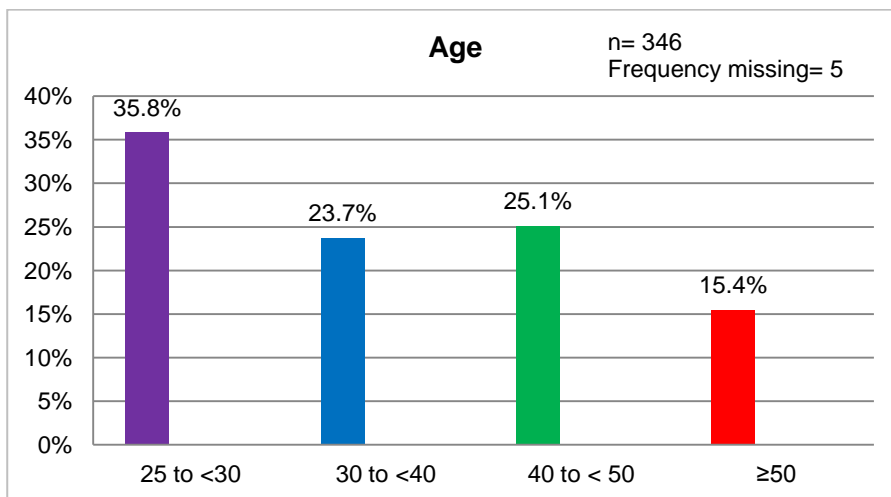


FIGURE 4.2: AGE DISTRIBUTION

Respondents indicated their age in an open-ended question. The respondents' age varied between 25 and 77 years of age. The respondents' responses were divided into four categories to differentiate younger consumers with limited experience with consumerism (25 to <30 years of age: n = 124/35.8%); those who have probably have been educated concerning consumerism over time (30 to <40 years of age: n = 82/23.7%); consumers who have most likely have been exposed to issues concerning consumerism (40 to <50 years of age: n = 87/25.1%) and older consumers who would probably be more experienced compared to younger consumers based on more extensive experience in the marketplace (≥50 years of age: n = 53/15.4%).

The respondents' distribution in the sample based on the level of education is depicted in Figure 4.3 below.

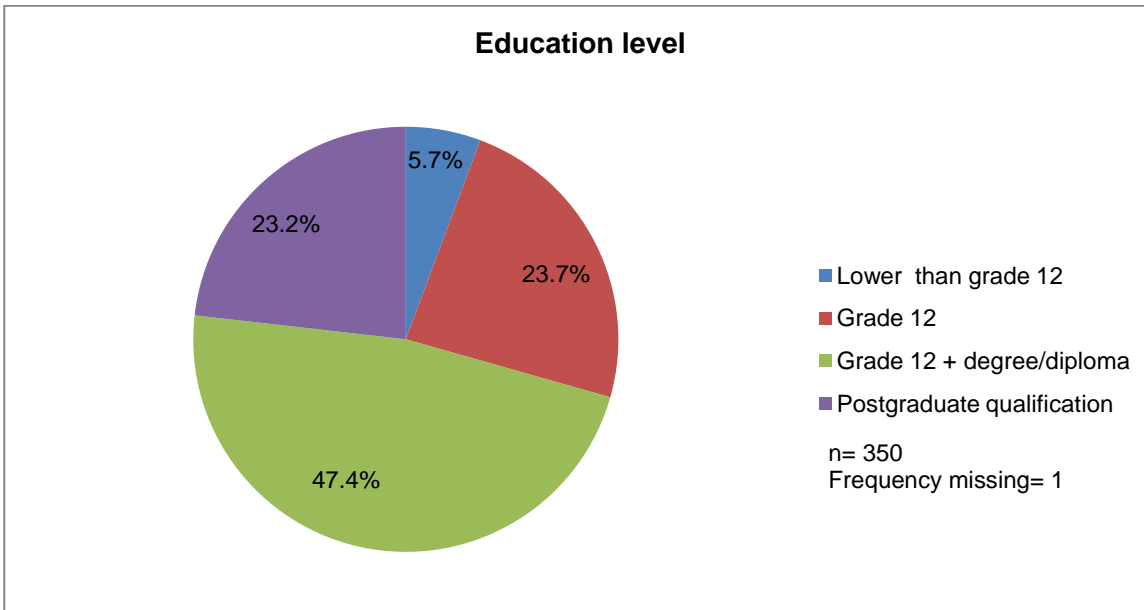


FIGURE 4.3: LEVEL OF EDUCATION DISTRIBUTION

Figure 4.3 shows that most of the respondents' (47.4%) highest level of education was Grade 12 plus an additional degree/diploma, whereas only 23.2% of the respondents had a postgraduate qualification. Only 23.7% had a Grade 12 qualification, whereas 5.7% of the respondents had a qualification level lower than Grade 12.

Figure 4.4 illustrates the respondents' monthly household income.

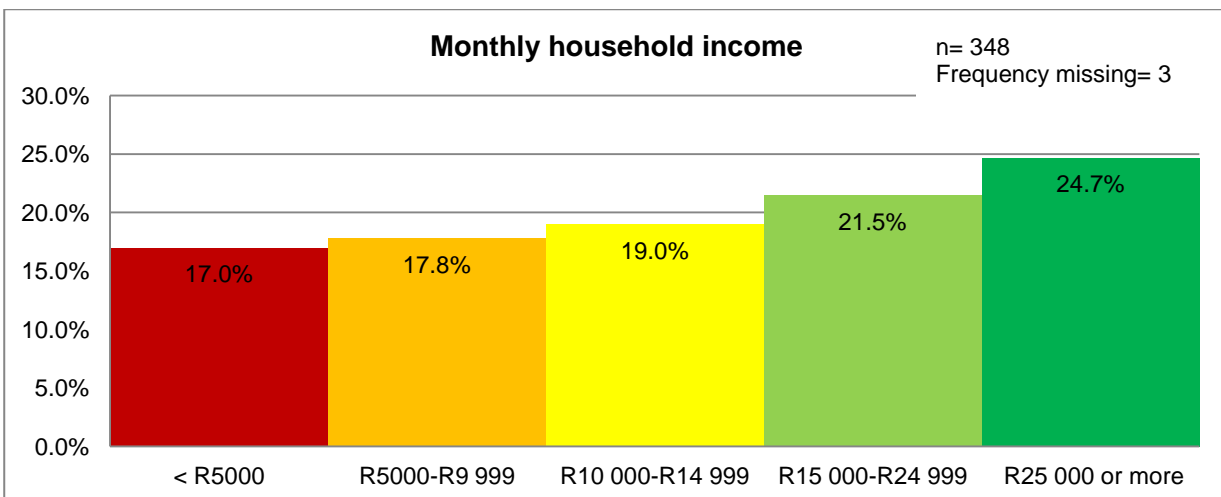


FIGURE 4.4: MONTHLY HOUSEHOLD INCOME DISTRIBUTION

In terms of *monthly household income*, the sample consisted of low income consumers earning <R5000 (n=59/ 17.0%); a lower middle income group (R5000 - R9999: n= 62/ 17.8%); a higher

middle income group (R10 000 to R14999: n=66/ 19.0%) and two higher income groups, namely households earning R15000 - R24999 (n=75/ 21.5%) and those earning \geq R25000 (n=86/ 24.7%). The division of income categories was based on established lifestyle (LSM) discriminators (SAARF, 2011; Du Plessis & Rousseau, 2003).

The population grouping of the sample is presented in Figure 4.5.

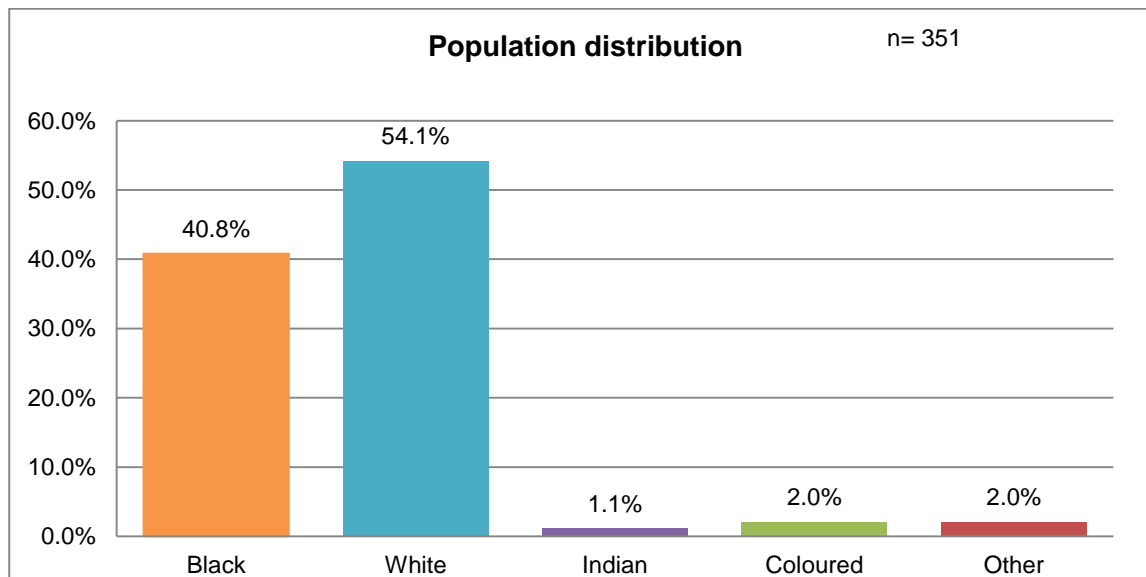


FIGURE 4.5: POPULATION DISTRIBUTION

The majority of the sample consisted of White respondents (54.1%) followed by Black respondents (40.8%). Indian and Coloured respondents constituted 1.1% and 2.0% respectively. The Other category provided for 2.0% of the sample and included Asian respondents.

The respondents had to indicate the suburb of Tshwane in which they reside (See Addendum C). In order to summarise this data, these suburbs were organised into geographic regions of Tshwane as identified in the City of Tshwane Survey (2008), namely North-western region, North-eastern region, Central-western region, Southern region and Eastern region.

Table 4.1 shows the distribution of the sample per geographic region of Tshwane.

TABLE 4.1: DISTRIBUTION OF THE SAMPLE PER GEOGRAPHIC REGION OF TSHWANE

Region	Frequency	Percentage
North-western region	42	12.1%
North-eastern region	25	7.2%
Central-western region	124	35.6%
Southern region	53	15.2%
Eastern region	104	29.9%
Total	348	100%

n= 348

Frequency missing = 3

It is clear that 35.6% of the respondents resided in the central-western region of Tshwane and 29.9% reside in the eastern region. Only 12.1% of the respondents resided in the North-western region and 15.2% in the southern region. The minority of the respondents resided in the North-eastern region of Tshwane (7.2%). The distribution of respondents' area of residency per area of Tshwane is provided in Addendum C. This data was used to ensure validity and to act as a control measure.

4.2.2 Other descriptive characteristics

Respondents were asked to choose one CEP from a list which has caused them the most dissatisfaction concerning product performance in the past year (Question 1, Section D - Addendum B). The results are presented in Table 4.2.

TABLE 4.2: CONSUMER ELECTRONIC PRODUCT CAUSING THE MOST DISSATISFACTION, WITHIN THE LAST YEAR

Consumer Electronic Product category	Percentage
Household appliances, e.g., fridge, freezer, oven	36.3%
Communication devices, e.g., smartphones	24.1%
Television and related products/accessories, e.g., TV, DVD/Blu-ray players	14.0%
Computer and related products/accessories, e.g., PC, laptop	14.0%
Music and related accessories, e.g., iPod, hi-fi	6.8%
Photographic products, e.g., digital camera	4.8%

n= 348

Frequency missing = 3

A total of 36.3% of the respondents were dissatisfied with household appliances, followed by 24.1% of respondents who were dissatisfied with communication devices. According to the SAARF universal LSM descriptors, consumers from LSM 5 and up own household appliances, specifically, microwave ovens and fridges (SAARF, 2011). Additionally, Turton and Herrington (2012) reports that 76% of all adults in South Africa own a cell phone. High levels of ownership of products undoubtedly coincide with the possibility to experience product dissatisfaction, explaining the high prevalence of dissatisfaction with household appliances and communication devices.

4.3 RESULTS OF OBJECTIVE 1

Objective 1: To investigate and describe consumers' knowledge of consumerism

Sub-objective 1.1: To investigate and describe consumers' subjective knowledge of consumerism

4.3.1 Analysis of subjective knowledge measurement

The respondents were asked to indicate their level of agreement with statements that measured their subjective knowledge of consumerism (Section B, Question 1, Addendum B). Respondents

could choose from five options ranging from “strongly agree” scored as 5 to “strongly disagree” scored as 1. The results are presented in Table 4.3.

TABLE 4.3: RESPONDENTS’ LEVEL OF SUBJECTIVE KNOWLEDGE OF CONSUMERISM

Items relating to consumers’ subjective knowledge of consumerism	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
I am well informed of my consumer rights.	39 11.1%	156 44.4%	93 26.5%	54 15.4%	9 2.6%
I know the various laws and regulations protecting my consumer rights.	25 7.1%	131 37.4%	109 31.1%	72 20.7%	13 3.7%
I know what to write in a letter of complaint to resolve problems with consumer products and services that I am not satisfied with.	49 14.0%	141 40.3%	101 28.8%	50 14.3%	9 2.6%
I know the return or exchange policies of the stores where I purchase products.	63 18.0%	190 54.1%	57 16.2%	34 9.7%	7 2.0%
I know where to complain about consumer products and services that I am not satisfied with to have my complaints addressed.	46 13.1%	168 47.9%	70 19.9%	61 17.4%	6 1.7%

5 = strongly agree

1 = strongly disagree

The agree and strongly agree categories and also the disagree and strongly disagree categories were collapsed to simplify the data analysis. The majority of the respondents agreed that knew the return or exchange policies of the stores where they purchase products (72.1%) [54.1% + 18.0%] and about where to complain about consumer products and services that they are not satisfied with (61.0%) [47.9% + 13.1%]. To a lesser extent, the respondents agreed that they were well informed about their consumer rights (55.5%) [44.4% + 11.1%] and that they knew how to write a letter of complaint (54.3%) [40.3% + 14.0%]. Ironically, only 44.5% [37.4% + 7.1%] of the respondents agreed that they knew the various laws and regulations that protect their consumer rights indicating that they believed that they did not know enough concerning consumer rights and regulations. Overall one can conclude that the respondents had reasonable subjective knowledge (Overall mean = 17.4/25) concerning consumerism.

Subjective knowledge refers to what people think they know (Dodd *et al.*, 2005; Flynn & Goldsmith, 1999, Brucks, 1985). Measures of subjective knowledge can indicate self-confidence levels as well as knowledge levels. Perceived self-confidence may affect decision strategies and tactics. For instance, a lack of confidence in one’s knowledge might motivate increased search for information, independent of actual knowledge level (Brucks, 1985). The potential information sources can be categorised into *self* (one’s own preferences), other *personal* sources (friends, acquaintances, sales personnel, etc.), and *impersonal* sources (product guides, reviews, advertising, etc.). These categories are generally arranged along a continuum of convenience, with self being the most convenient. Generally, convenient sources of information are more likely to be used (Dodd *et al.*, 2005). Therefore, regardless of context, it is likely that self will be the most important source

because it is more readily available and likely to be very salient. Personal and impersonal sources are also likely to be important depending on the situation.

According to Brucks (1985), subjective knowledge is likely to be related to using the self and other personal sources when making a decision (Brucks, 1985). However, research has shown that the relationships among the components of knowledge and other constructs of consumer information processing theories can be inconsistent (Brucks, 1985). For example Dodd *et al.* (2005) found that relatively high subjective knowledge is positively related to impersonal sources (e.g. published materials such as information guides, reviews, and advertising) and the self (one's own preferences) and negatively related to using personal sources (friends, acquaintances, and sales personnel) when purchasing wine. This emphasizes the idea that the type of sources used is dependent on the context (Dodd *et al.*, 2005).

Respondents with relatively high subjective knowledge of consumerism would not necessarily search for additional information concerning consumerism (e.g. rely on consumer legislation and consumer guides to inform them about consumerism issues), but would rely on previously stored knowledge (Aertsens *et al.*, 2011; Brucks, 1985). Respondents with relatively high subjective knowledge are probably more self-confident and might therefore have a more favourable attitude towards consumerism and their consumer rights (Aertsens *et al.*, 2011; Brucks, 1985).

The respondents were found to have relatively high subjective knowledge (17.5 out of 25/70%). The responses to the neutral response option varied between 16.2% and 31.1%. A fair number of respondents therefore felt uncertain about their subjective knowledge of consumerism and believed that they had limited knowledge. Additionally, about 20% of the respondents disagreed with the items relating to their subjective knowledge of consumerism, implying that they have limited subjective knowledge. These respondents might be less self-confident about their knowledge, motivating increased search for information from impersonal and personal sources of information.

Sub-objective 1.2: To investigate and describe consumers' objective knowledge of consumerism.

4.3.2 Analysis of objective knowledge test

Respondents had to answer "yes", "no", or "unsure" to 20 questions with regards to their objective knowledge of consumer protection issues. Two of the items were disregarded as it was determined that the respondents could have interpreted the items differently than the intended meaning of the items: (1) "A retailer advertises a wide-screen television that is on sale. You start queuing outside the store at 4:00 am, only to be told that the televisions never arrived and that you can choose a

similar, but more expensive television. You can insist upon being supplied a comparable substitute television within a reasonable time and at the advertised sale price” and (2) “After purchasing a fridge, you realise that it does not fit into the space available in your kitchen. The fridge is not faulty or defective in any way. Without unwrapping the packaging, you return the fridge to the store with the proof of purchase. You may insist on a full refund”.

Hypothetically speaking, dissatisfied consumers could insist on being supplied with a substitute TV when stock was not delivered to the retailer; however, reasonable consumers would not insist on a substitute TV. Respondents who are unhappy with the size of their fridge would not be legally entitled to a refund, as the retailer cannot be blamed. However, depending on store policies and the discretion of managers, lenient retailers could allow a refund. Since these questions lack validity, they were excluded from the presentation and analysis of the data.

The results for the objective knowledge test are presented in Table 4.4. The correct answers are indicated in red. The items are grouped according to the dimensions of objective knowledge as explained in Addendum A.

TABLE 4.4: OBJECTIVE KNOWLEDGE TEST

Agreements/Contracts			
Items	Yes	No	Unsure
You agree to a 24-month fixed-term cell phone contract with a cell phone service provider. After 18 months, you notify the service provider in writing that you want to cancel the contract. The service provider could refuse your cancellation.	181 52.2%	117 33.7%	49 14.1%
You buy a second-hand car from a car dealer and discover that it has a defective gearbox. When you return it to the dealer, you are informed that there is a clause in your agreement that stipulates that the sale was <i>voetstoots</i> (i.e. you bought the car as it is, with any defects it might have had at the time). The dealer may therefore refuse to repair the car.	162 46.5%	120 34.5%	66 19.0%
A cell phone service provider phones you with a special offer on a cell phone contract. After signing the agreement for the cell phone contract, you decide that you want to cancel the contract. You may cancel the contract in writing within 10 daytime from signing and claim a full refund.	200 57.0%	59 16.8%	92 26.2%
You have bought a three-year membership at the gym and paid in advance. You cancel the agreement although there are still six months remaining. You are entitled to the repayment of the balance of the prepaid membership fee, less a permitted penalty fee.	161 46.1%	114 32.7%	74 21.2%
Marketing/ Advertising: Promotional competitions			
Items	Yes	No	Unsure
To enter a promotional competition to win a prize worth R1000, you have to enter by SMS. The sponsor/supplier could charge you R5.00 per entry.	239 68.5%	59 16.9%	51 14.6%

Role of government			
Items	Yes	No	Unsure
You notice that a sales assistant is treating you differently to the other customers in the store. When you ask for assistance, she makes a racist remark. In terms of the various consumer protection laws and regulations you are protected against different treatment based on race.	256 73.4%	39 11.1%	54 15.5%
Food manufacturers need not specify all the ingredients/substances on the label of canned food products, provided that the ingredients/ substances are not harmful to the consumer.	120 34.3%	191 54.6%	39 11.1%
Grocery products must, by law, show the physical address of the manufacturer on the label.	232 67.1%	27 7.8%	87 25.1%
Consumers, who cannot pay their debts, have the right to a debt counsellor who could help them to restructure/rearrange their debt repayment.	295 84.0%	16 4.6%	40 11.4%
Consumer protection organisations			
Items	Yes	No	Unsure
A consumer may complain free of charge to Complaints South Africa (a consumer organisation) about faulty products to obtain a refund/repairs/refund.	251 71.5%	24 6.8%	76 21.7%
Retailer service delivery			
Items	Yes	No	Unsure
You arrive home to discover that a laptop that you did not order has been delivered to your address. You phone the supplier to inform them of the mistake. If the supplier fails to recover the laptop within 20 business days, you can keep it without paying for it.	87 25.0%	149 42.8%	112 32.2%
If you have ordered products (e.g. household appliance, furniture, etc.), which were delivered on the agreed date, you may refuse to take delivery of the product. (If you have made a payment, you can claim back the payment.)	81 23.1%	159 45.3%	111 31.6%
You want to buy a particular brand of a product (e.g. long-life milk) but notice that it is only available in a bulk pack. The product is not available separately and you do not want to purchase the bulk pack. You may insist that the retailer make the product available to you to purchase separately.	125 35.9%	133 38.2%	90 25.9%
Service pre-authorisation			
Items	Yes	No	Unsure
You take your car in for repairs and the service provider changes your brake pads without asking your permission, and expects you to pay the additional cost. You could have gotten the brakes done cheaper elsewhere. You would be entitled to refuse to pay for the brake pads and labour charged for fitting them.	268 76.8%	37 10.6%	44 12.6%
Warranty/ guarantee			
Items	Yes	No	Unsure
Your out-of-warranty fridge packs up, so you take it to a repair service. All repaired goods and labour on repairs are automatically guaranteed for three months.	152 43.4%	84 24.0%	114 32.6%
You purchased a television at a retailer. After using the television for seven months, a black vertical line appears on the screen and affects viewing quality. You may return the television to the retailer for a full refund if you are still in possession of the receipt.	181 52.2%	117 33.7%	49 14.1%
Right to information			
Items	Yes	No	Unsure
You are shopping for a product. Two different prices are displayed for the same product. The retailer could insist that you pay the higher of the two prices that are displayed.	46 13.1%	274 78.1%	31 8.8%
A retailer could demand that you pay for a product that you have accidentally broken while shopping, if they have a notice that stipulates: "If you break it, you pay."	248 70.7%	60 17.1%	43 12.2%

Red = correct answer

Concerning respondents' objective knowledge of questions relating to agreements/contracts, the correct responses varied between 16.8% and 46.1%, implying that the respondents scored relatively low on this aspect. This indicates that respondents had limited objective knowledge concerning contracts. This is problematic, as consumers constantly need to sign agreements for cell phones, gym memberships, loans etc., and will not be able to properly protect themselves if they are not familiar with consumer rights (Economic Transformation Programme, 2014). Therefore, consumers need to take responsibility and educate themselves about their rights (Consumer Fair, 2011c).

In the marketing/advertising category, only 16.9% of respondents were aware that a sponsor/supplier could not charge them R5.00 per entry (83.0% of the respondents answered the question incorrectly). Therefore, it can be concluded that the respondents' had limited objective knowledge concerning marketing/advertising. However, it is important to note that there was only one item asked concerning this category. Consumers need to be able to protect themselves against exploitation and have a right to fair and responsible marketing (CPA). This includes being protected against bait marketing, direct marketing, coupons, promotions, etc.

Where the role of government in consumer rights is concerned, respondents were asked about their knowledge on various issues that relate to consumer protection legislation. When respondents were asked if they were aware of the laws that provide them protection concerning racism and equality in the market place, 73.4% answered the question correctly. This suggests that the respondents are relatively aware of their consumer rights when it comes to racism and equality in the market place. This might be due to their heightened sensitivity towards these issues caused by the years of apartheid (Steyn & Ballard, 2014).

Concerning food legislation, stipulating that food manufacturers need to specify all ingredients/substances on the label of canned food products, 54.6% of the respondents answered the question correctly. It can therefore be concluded that consumers are somewhat knowledgeable about food legislation. This could be due to consumers' awareness of the crisis experienced in South Africa and other countries in recent years where unlisted ingredients were found in various food products (Drum, 2013; Kahn, 2013; SA News, 2013). Consumers were possibly exposed to newspaper articles, television news broadcasts and radio discussions that featured information pertaining to unlisted ingredients in meats and what consumers' rights are in this regard. Most of the respondents (67.1%) also knew that grocery products must show the physical address of the manufacturer on the label (only 32.9% of the respondents answered the question incorrectly). The majority (84.0%) of the respondents knew that they had the right to debt counselling while only 15.9% of the respondents did not know.

Given that the correct responses varied between 54.6% and 84.1% for the questions relating to the role of government, it can be concluded that these respondents are fairly knowledgeable concerning these issues and would be able to protect themselves if necessary. Consumers in South Africa are very sensitive to race issues. Since the 1994 elections, the government has done a lot to do away with race inequality. Therefore there is a greater awareness of human rights concerning race equality and freedom. This can also affect consumer rights concerning equality in the market place. Thus it would be expected of the respondents to be aware of their rights.

Many of the issues concerning consumer debt were featured in the media that could have assisted consumers in becoming more knowledgeable (Carte Blanche, 2013; News 24, 2013a). It can also be said that these respondents are fairly knowledgeable about the role of the government, which includes legislation and governmental protection organisations, because the respondents would rather place the responsibility of protecting their rights on the shoulders of someone other than themselves.

Complaints South Africa is a fictitious consumer protection organisation that was fabricated to determine whether consumers were actually aware of the existence of specific complaints organisations in South Africa. A total of 93.2% of the respondents answered the question about the bogus consumer protection organisations incorrectly, implying that their objective knowledge about the existence of actual consumer protection organisations is relatively low and their knowledge is limited. This suggests that even though consumers are aware of the fact that they can complain free of charge to a complaint organisation if they are dissatisfied, this information would not be very useful if they did not even know if the organisation truly exists.

The retailer service delivery category included the following: delivery of unsolicited products, delivery agreements of purchased products, and the availability of products. When respondents were asked if they could keep a laptop that was delivered to them that they did not order and that the supplier did not collect when notified, only 25.0% provided the correct answer. When respondents were asked if they could refuse the delivery of products if the company delivered the products on the agreed date and claim back their payment, 45.3% answered correctly. Respondents were presented with a question as to whether they had the option to ask that an item that is part of a bulk pack, be made available separately. Only 35.9% of the respondents answered the question correctly.

It is clear that the respondents had limited knowledge concerning the items on retailer service delivery. The correct responses varied between 25.0% and 45.3%. This implies that the respondents might find it difficult to demand proper service delivery as they are not aware of their rights. Retailers could also take advantage of uninformed consumers when it comes to service

delivery as they are not properly educated on their rights and might therefore be exploited (Consumer Fair, 2011c).

Respondents seem to be fairly knowledgeable concerning service pre-authorisation, specifically concerning authorisation for repair work done on cars. Respondents were asked whether they could refuse any repair work done on cars without prior authorisation, to which the majority of the respondents (76.8%) answered correctly. This might be because the respondents are experienced when it comes to repair work done to their cars by service providers.

Most of the respondents had limited knowledge about warranties/guarantees. A total of 43.4% of the respondents were aware that any repaired goods or labour on repairs were automatically guaranteed for three months. In addition, 33.7% of the respondents knew that one cannot return a product after seven months from the date of purchase.

This suggests that respondents might not be aware of the warranty/guarantees they have on goods. In order for consumers to be protected and exercise their rights, they need to take responsibility and educate themselves about these rights. Since the implementation of the new CPA, many retailers/manufacturers, etc., are trying to inform consumers on issues such as warranties/guarantees by means of signage at points of sale, or even enclosing leaflets in packaging with the products. Consumers need to take the time to read through this information that could be useful if they experience problems with products. However, many uninformed consumers are not interested in reading such information and do not even keep their receipts that are necessary to claim a warranty/guarantee (Dahukey, 2012).

Concerning the right to information, 78.1% of the respondents knew that they need not pay the higher price for a product if two prices are displayed. The majority of the respondents (82.9%) did not know that a retailer cannot demand of you to pay for a product that you have damaged accidentally, even if they have a sign that says "If you break it, you pay" (only 17.1% of the respondents answered the question correctly).

One of the three response options was correct. The respondents were awarded one point for a correct answer and zero for an incorrect or unsure answer. The highest score possible for this test was 18 points and the lowest score possible was zero points. A low score (0 –9 out of 18/lower than 50%) indicates relatively low objective knowledge. A score of between 9 and 13.5 out of 18 (between 50% and 75%) indicates a reasonable objective knowledge. A high score (13.5 -18 out of 18/75% and above) indicates relatively high objective knowledge.

The average mean score for this test was 7.9 out of 18 (43.9%). It can therefore be concluded that the respondents had limited objective knowledge concerning consumerism and therefore probably lack the ability to properly protect themselves in the marketplace. Consumers who are knowledgeable concerning consumerism, especially complaint procedures, will be able to better protect themselves against unfair business practices as well as being able to take the necessary action if they are dissatisfied in any way (Consumer Fair, 2011b). Opperman (in Cyster, 2012) stated that even though the CPA provides consumers with access to better quality information that should assist consumers in making better and informed choices, there is no empirical evidence in South Africa that supports this notion. These results confirm that there is an urgent need for consumer education to ensure that consumers are able to make informed decisions to protect themselves in the marketplace.

The respondents were relatively knowledgeable about their rights concerning the display of prices. This might be because the respondents could possibly have been exposed to the information in the media about this issue (SANCU, 2011). Consumers' limited objective knowledge concerning the "if you break it you pay" question, might imply that they were not aware of regulations concerning this issue. In general, South African consumers are polite and not used to complaining (Knowler, 2014). Therefore, the respondents might also feel obligated to pay for damages that they are to blame for. Consumers might also feel embarrassed to argue with the retailer or create a "scene", and would rather just pay and get it over with, therefore deflecting attention away from them.

Based on the above discussion it must be noted that even though respondents generally lacked objective knowledge on consumer rights and consumer protection, they were particularly knowledgeable about the government's role in consumerism and consumer protection. In LDC's, the first aim of the government is to protect the rights of consumers and only then to educate and supply them with information about consumerism and consumer rights (Erasmus, 2013:356). South Africa is in the third phase of the consumerism lifecycle, i.e., organisational or managerial phase (Erasmus, 2013:357; Barker, 1987; Straver, 1977) where organisations are formed in order to act on behalf of these consumer groups (Erasmus, 2013:357). In MDC's the aim is to firstly provide consumers with information, then to educate them and lastly to protect them (Erasmus, 2013:356). This might be why the respondents are knowledgeable on the specific questions that measured respondents' knowledge of the role of government in consumer protection as South Africa possesses characteristics of LDCs and needs the government to protect consumers (Erasmus, 2013:356-357).

From the results it is clear that the respondents had relatively high subjective knowledge of consumerism but had limited objective knowledge of consumerism. This indicates that the respondents were relatively certain about consumerism and were fairly confident in their

knowledge, but when they were confronted with scenarios that tested their knowledge, they did not know a lot.

4.4 RESULTS OF OBJECTIVE 2

Objective 2: To investigate and describe consumers' attitudes towards consumerism

4.4.1 Attitude categories and scores

The attitude towards consumerism scale used in this study was based on Barksdale and Darden's (1972) "Attitudes towards marketing and consumerism" scale. Items were measured on a 5-point Likert-type scale where 1 represented "strongly agree" and 5 represented "strongly disagree". However, to make the attitude scores more intuitive, "strongly agree" was scored as 5 and "strongly disagree" was scored as 1.

The researcher firstly attempted to perform a confirmatory factor analysis to identify groups or clusters of variables (Field, 2010:542). Confirmatory factor analysis was performed on the data but yielded poor fit statistics, i.e., robust fit indices <0.53 and $RMSEA=0.064$. Lyonski *et al.*, (2012) replicated Barksdale and Darden's (1972) "Attitude towards marketing and consumerism scale" in India. Their study also reported poor fit for the data in a developing country context. The researcher then attempted to perform an exploratory factor analysis to investigate the attitude factor structure; however, exploratory factor analysis of this data did not yield new, clear, logical factors. Finally, to assist with the data analysis, the responses were categorised according to the original dimensions used in Barksdale and Darden's (1972) "Attitudes towards marketing and consumerism" scale.

The results of the consumer responses to the attitude statements are summarised in Table 4.5 and are grouped according to the attitude categories originally used by Barksdale and Darden (1972). In this table, the "strongly agree" and "agree" responses, as well as the "strongly disagree" and the "disagree" responses were consolidated. The negative items are indicated in green. Disagreement with a negative statement indicates a positive attitude. A mean score was calculated for every item in every category to assist with ranking the attitudes from the most positive to the least positive. It is important to note that the individual items were scored on an ordinal scale and the mean score was used only as a centre of gravity to assist with ranking because it has a finer resolution than the more statistically appropriate median (Privitera, 2014:46-47).

A category percentage was then calculated for each category to make it easier to compare and rank categories with different numbers of items from the most positive attitude to the least positive attitude. To enable the researcher to compare the category percentages with each other, the 5-

point scale was scored 0-4, where 0 represents “strongly disagree” and 4 represents “strongly agree”. The total score for each category was decided by the number of items in the category to provide a category percentage. A high score (i.e. $\geq 75\%$) shows a very strong positive attitude with regards to that specific category. A score of $\geq 50\%$ and $< 75\%$ shows a positive attitude towards the specific category; however, the closer the score is to 50%, the weaker the attitude. A low score (i.e. $< 50\%$) indicates a more negative attitude towards the specific category. Similarly, a percentage was calculated for the overall attitude score. The results are shown in Table 4.5.

TABLE 4.5: ATTITUDE MEASURE - CONSOLIDATED FREQUENCIES, PERCENTAGES AND CATEGORY PERCENTAGES SORTED WITHIN CATEGORY

Item	Agree	Neutral	Disagree
GOVERNMENT REGULATION			
The government should set minimum standards of quality for all products sold to consumers.	285 81.9%	38 10.9%	25 7.2%
The government should test competing brands of products and make the results of these tests available to consumers.	265 75.7%	62 17.7%	23 6.6%
Governmental consumer protection organisations are not needed to protect and promote the interests of consumers.	45 12.9%	65 18.7%	238 68.4%
The government should exercise more responsibility for regulating the advertising, sales and marketing activities of manufacturers.	232 66.5%	86 24.6%	31 8.9%
Category percentage (mean for all respondents)			73.0%
Item	Agree	Neutral	Disagree
OTHER MARKETING ACTIVITIES			
Generally speaking, the products required by the average family are easily available at convenient places.	250 71.6%	67 19.2%	32 9.2%
Generally, product guarantees are backed by the manufacturers who make them.	223 63.7%	88 25.1%	39 11.2%
In general, the quality of repair and maintenance service provided by retailers/manufacturers is getting better.	118 34.0%	135 38.9%	94 27.1%
The competitions that retailers/manufacturers sponsor to encourage people to buy their products are usually dishonest.	82 23.5%	172 49.3%	95 27.2%
Category percentage (mean for all respondents)			59.2%
Item	Agree	Neutral	Disagree
CONSUMERISM ISSUES			
The exploitation of consumers by business firms deserves more attention than it is receiving.	219 63.1%	103 29.7%	25 7.2%
Most retailers/companies make a sincere effort to handle/settle complaints fairly.	176 50.4%	113 32.4%	60 17.2%
Retailers/manufacturers seem to take consumers' complaints more seriously now than they did in the past	176 50.6%	97 27.9%	75 21.5%

When consumers have problems with products they have purchased, it is usually easy to get the matter rectified.	109 31.3%	101 28.9%	139 39.8%
The protection of consumer rights has not been an important factor in changing business practices and procedures.	133 37.9%	123 35.0%	95 27.1%
From the consumer's viewpoint, the procedures followed by most retailers/manufacturers in handling complaints and settling grievances of consumers are not satisfactory.	176 50.4%	121 34.7%	52 14.9%
Category percentage (mean for all respondents)			53.2%
Item	Agree	Neutral	Disagree
PRODUCT QUALITY			
In general, manufacturers make an effort to design products to fit the needs of the consumer.	248 71.7%	73 21.1%	25 7.2%
From the consumer's point of view, style changes are not as important as improvements in product quality.	206 59.2%	82 23.6%	60 17.2%
For most products, the differences between competing brands are insignificant and unimportant to consumers.	95 27.1%	92 26.2%	164 46.7%
Over the past several years, the quality of most products has not improved.	126 36.1%	87 24.9%	136 39.0%
Manufacturers do not deliberately design products which will wear out as quickly as possible.	112 32.1%	121 34.7%	116 33.2%
Retailers/manufacturers often withhold important product improvements from the market in order to protect their own interests.	170 48.6%	123 35.1%	57 16.3%
The wide variety of competing products makes buying decisions more difficult.	231 66.3%	58 16.7%	59 17.0%
Category percentage (mean for all respondents)			51.8%
Item	Agree	Neutral	Disagree
PHILOSOPHY OF BUSINESS			
Competition ensures that consumers pay fair prices.	237 68.5%	54 15.6%	55 15.9%
Most retailers/manufacturers operate on the philosophy that "the consumer is always right".	192 55.3%	76 21.9%	79 22.8%
Retailers/manufacturers seldom neglect their responsibilities to the consumer.	120 34.6%	119 34.3%	108 31.1%
Despite what is frequently said, "Let the buyer beware" is still the guiding philosophy of most retailers/manufacturers.	137 39.2%	149 42.7%	63 18.1%
Most retailers/manufacturers are more interested in making profits than serving consumers.	248 70.9%	72 20.5%	30 8.6%
Category percentage (mean for all respondents)			51.3%

Item	Agree	Neutral	Disagree
CONSUMER RESPONSIBILITY			
The average consumer is willing to pay higher prices for products that are more environment friendly.	162 46.4%	98 28.1%	89 25.5%
The information needed to become a well-informed consumer is readily available to most people.	140 40.0%	89 25.4%	121 34.6%
For most types of products, consumers do not find it worth the trouble to shop around to find the best buy.	156 44.5%	57 16.2%	138 39.3%
The problems that a consumer experiences are relatively unimportant when compared with the other issues faced by the average family.	90 26.0%	143 41.3%	113 32.7%
The problems that consumers experience are less serious now than in the past.	108 30.9%	104 29.7%	138 39.4%
Consumers often try to take advantage of retailers/manufacturers by making claims that are not justified	130 37.2%	144 41.3%	75 21.5%
Concern for the environment does not influence the product choices made by most consumers.	158 45.5%	98 28.3%	91 26.2%
Many of the mistakes that consumers make in buying products are the result of their own carelessness or ignorance.	169 48.3%	95 27.1%	86 24.6%
Category percentage (mean for all respondents)			48.4%
Item	Agree	Neutral	Disagree
ADVERTISING			
Most product advertising is believable.	134 38.3%	110 31.4%	106 30.3%
Retailers'/manufacturers' advertisements are reliable sources of information about the quality and performance of products.	103 29.6%	113 32.5%	132 37.9%
Generally, advertised products are more reliable than unadvertised ones.	110 31.5%	99 28.4%	140 40.1%
Retailers'/manufacturers' advertisements usually present a true picture of the products advertised.	79 22.6%	114 32.7%	156 44.7%
Category percentage (mean for all respondents)			48.1%
OVERALL PERCENTAGE (MEAN FOR ALL RESPONDENTS)			54.0%

Respondents had the most positive attitude (category percentage = 73.0%) towards government regulation. Within this category, they had a strong positive attitude (81.9%) towards the item "Government should set minimum standards of quality for all products sold to consumers. Respondents also had a positive attitude (66.5%) concerning the item "Governments should exercise more responsibility for regulating the advertising, sales and marketing activities of

manufacturers". It is clear that respondents had an overall positive attitude towards government regulation in general and were in favour of greater government regulation in business as well as the implementation of government-set standards for product quality. This confirms findings by Barksdale and Darden (1972) where respondents agreed that there is a need for government regulation to promote and protect the interests of consumers.

The respondents were fairly knowledgeable on the government's role in consumer protection (see section 4.3.2) and this could be linked to their positive attitudes. South Africa's consumer profile lends itself to be considered as a LDC, implying that the main focus should be on protecting consumers, then on educating consumers, and lastly on supplying consumers with information to encourage responsible buying decisions (Erasmus, 2013:356). The results of this study show that the respondents were positive towards government regulation, confirming that consumers' believed that the government should protect them concerning consumer protection issues. In the context of the consumerism life cycle pattern, South Africa has progressed to the organisational or managerial phase due to the prominent role that the government and other organisation play to act on behalf of dissatisfied consumers (Erasmus, 2013:357). Consumers who recognise the efforts of the government in protecting consumers might be more positive towards the role of government in consumer protection. Due to the current advancement of consumer protection in especially the media e.g. world consumer rights day, consumers might also be more aware of existing legislation that is supposed to "promote consumer protection more than ever before" (National Consumer Commission, 2014; Melville, 2010:3), contributing to their positive attitude. However, the reports in the media and the many strikes in recent months in South Africa reflect that people have a different inclination (News 24, 2014).

Respondents had a weak positive overall attitude towards "other marketing activities" (category percentage = 59.2%). Respondents were the most positive (71.6%) about the availability of products at convenient places. They were also positive about manufacturers' often backing product guarantees. However, 49.3% of the respondents did not know if retailers were dishonest when sponsoring competitions to encourage people and 23.5% agreed that retailers are dishonest. This can suggest that consumers do not trust these competitions and can be sceptical about the retailer/manufactures' intentions (Bharadwaj *et al.*, 1991). Consumers also seemed to have a negative attitude concerning the quality of repair and maintenance services offered by retailers and manufacturers; this might be due to common perception that retailers/manufacturers only care about profits and that it is of no use to complain. Sheth *et al.*, (1999:550) corroborates that respondents often believe that retailers/manufacturers will not do anything about the problem.

Respondents had very weak positive overall attitude towards consumerism (category percentage = 53.2%). A total of 63.1% of the respondents agreed that the exploitation of consumers by business firms deserves more attention than it is receiving. This indicates that respondents felt that the attention given to exploitation is lacking and needs to be addressed. Only 27.1% of the respondents disagreed that the protection of consumer rights has not been an important factor in changing business practices and procedures and only 14.9% disagreed that the procedures followed by most retailers and manufacturers in handling complaints and settling grievances of consumers are not satisfactory. In addition almost a third of the respondents indicated that they were undecided concerning these items, indicating to a negative attitude. Although half of the respondents agreed that retailers made sincere effort to handle complaint fairly and seemed to take complaints more seriously now, almost a third of the respondents were undecided concerning these issues. In addition, only 31.3% of the respondents agreed that it was easy to get the product problems solved, while 28.9% was undecided. Overall this indicates that respondents had very weak positive attitude about retailers' complaint handling.

In the context of perceived justice theory this could imply that respondents felt that retailers do not treat them fairly in terms of complaint handling (Dayan, Hassan, Tamimmi & Elhadji, 2008; Chebat & Slusarczyk, 2005; Shoefer & Ennew, 2005). In addition, the likelihood of success construct refers to the perceived probability that the retailer will remedy the problem without protest (Blodgett & Granbois, 1992) and would therefore influence the consumer's decision to engage in CCB. If consumers have negative attitudes towards CCB and perceive that the retailers/manufacturers will not successfully address their complaints, they might decide not to engage in CCB at all and to rather engage in private action (Patterson, Cowley & Prasongsukarn, 2006; Kau & Loh, 2006; Hui & Au, 2001; Blodgett & Granbois, 1992). Retailers should take note that complaint-handling policies and procedures should form part of their marketing strategy. They need to inform consumers about their positive attitude towards complaining as well as their ability to solve a specific problem. This could aid in consumers trusting the retailer or brand and could encourage consumers to complain directly to the retailer or manufacturer instead of taking their business elsewhere (Donoghue & De Klerk, 2013).

Respondents exhibited a very weak positive overall attitude towards product quality (category percentage = 51.8%). The majority of the respondents (71.7%) agreed that manufacturers made an effort to design products to fit the needs of the consumer and 59.2% agreed that style changes are not as important as improvements in product quality. However, only 39.0% disagreed that the quality of products has not improved and 33.2% disagreed that manufacturers do not deliberately design products that are not durable. Respondents exhibited a negative attitude (17.0%) where they had to indicate whether or not they agree that the wide variety of competing products makes buying decisions more difficult. This indicates that consumers felt that there are so many products

available that it is difficult to make proper buying decisions. This is contradictory to the general belief that the wider the variety of goods available to consumers, the better consumers can exercise their right to choose the best product (Consumer Reports, 2014). The respondents might feel negative towards the availability of a wide variety of products because they feel that there are too many choices and might therefore feel overwhelmed (De Angelis, 2004).

In the philosophy of business category, respondents presented a weak positive overall attitude (category percentage = 51.3%). The majority of respondents (68.5%) felt that competition ensures that consumers pay fair prices. A wide variety of products is believed to ensure good prices for the products as the different brands are competing for market share (Economic and Financial Affairs, 2013; Kennedy, 1962). However, in the previous paragraph the respondents felt negative towards a variety of products available as they believed it made their decision to purchase the product more difficult. This might be because even though the respondents acknowledge the monetary benefits that are associated with a variety of products in a competitive marketplace, they might feel too overwhelmed to make a decision (De Angelis, 2004). This also confirms the findings of the study by Bharadwaj *et al.* (1991) that the majority of respondents (70.9%) possessed a negative attitude about retailers/manufacturers being more interested in profits than serving consumers. This finding is similar to Bharadwaj *et al.*'s (1991) study in India (developing country). Respondents might be sceptical about retailers'/manufacturers' neglect of responsibilities. Only 18.1% of the respondents disagreed that "Let the buyer beware" is still the guiding philosophy of business", indicating to a negative attitude. This is alarming because one of the main aims of the CPA is to provide consumers with more power in order to protect themselves against exploitation (Melville, 2010:2). This suggests that respondents might believe that they are still being exploited irrespective of the legislation protecting them.

Respondents had a negative overall attitude (category percentage = 48.4%) towards consumer responsibilities. Although more of the respondents agreed that the average consumer is willing to pay higher prices for products that are more environmentally friendly (46.6%), the information needed to become a well-informed consumer is readily available to most people (40%), a noteworthy amount of respondents were undecided and did not agree with these statements. This indicates to a negative attitude. Only 39.4% of the respondents disagreed with the statement that the problems that consumers experience are less serious now than in the past and 29.7% were undecided, indicating a negative attitude. Even though most of the respondents (40.0%) agreed with the statement that the information needed to become a well-informed consumer is readily available, it is alarming that the respondents are not knowledgeable concerning their consumer rights and consumerism (see section 4.3.2). This would suggest that consumers do not want to take responsibility for the protection of their consumer rights and would rather leave it to the

government to protect them. As long as South African consumers remain passive, they will run the risk of being exploited (Consumer Fair, 2011c).

Respondents had a negative overall attitude towards advertising (category percentage = 48.1%). They were the most positive (38.8%) with regards to the item “Most product advertising is believable”, although it still indicates to a negative attitude. Most of the respondents (44.7%) disagreed with the statement “Retailers’/ manufacturers’ advertisements usually present a true picture of the products advertised”, which indicates a negative attitude towards product advertising. The respondents had a negative attitude towards advertising and feel that advertising is not believable or reliable and that it does not provide accurate information about the product. This should be important to retailers because for advertising to be effective, consumers must have confidence in it, so any kind of deception detracts from the consumer’s right to information (Advertising Educational Foundation, 2014).

With regard to the individual statements of the scale, respondents had the most positive attitude towards the government’s responsibility to set minimum standards for all consumer products with 81.9% of the respondents agreeing with the statement. The most negative attitude was toward retailers/manufacturers’ are more interested in making profits than serving customers with 8.6% of the respondents disagreeing with the statement. Concerning the attitude categories, respondents had positive attitudes towards government regulation (73.0%) and other marketing activities (59.2%). They also had weak positive attitudes towards the consumerism category (53.2%), product quality category (51.8%) and philosophy of business category (51.3%). However, respondents had negative attitudes towards consumer responsibilities (48.4%) and advertising (48.1%). Overall the respondents had a weak positive attitude towards consumerism (overall percentage: mean for all respondents: 54.0%). Table 4.5 shows that the neutral responses varied between 10.9% and 49.3%. This could indicate that respondents found it difficult to articulate their attitudes towards consumerism as measured in the scale, probably because they are not knowledgeable about consumerism issues. This could also indicate to respondents’ “spirit of passivity”. South African consumers are generally not active in exercising their consumer rights as for example American consumers (Donoghue, 2008:207, 209; Chelminski & Coulter, 2007), explaining their inability to take a strong stance on consumerism issues.

Government regulation seems to be an important factor in shaping consumers’ attitudes toward consumerism, implying that the government’s role in consumer protection cannot be overstated. Consumers’ indifference toward the statements related to retailers/manufacturers’ wrong or right doing concerning consumer protection issues could indicate that they do not trust retailers/manufacturers. Retailers should engage in credible consumer education to change negative perceptions. This could change negative attitudes into positive attitudes.

The Tripartite model of attitudes is based on the assumption that attitudes have three components, i.e. a cognitive component, an affective component and a behavioural component. The cognitive component concerns a person's knowledge and perceptions towards attributes of an attitude object (i.e., the thoughts about the positive and negative aspects of an attitude object (Mpinganjira, 2013:130; Solomon, 2013:274; Sutton & Douglas, 2013:161; Cant et al., 2006:148). The items in the scale measured the respondents' "knowledge" and perceptions in terms of the 7 dimensions of consumerism, implying the cognitive aspects of an attitude. Knowledge and thoughts manifest in the form of beliefs. Beliefs can be informational (e.g. associated with attributes of consumerism) or evaluative (e.g. associated with the benefits of consumerism) (Assael in Mpinganjira, 2013:130). Beliefs might be based on right or wrong information relating to, for example, consumerism and might influence behaviour (Mpinganjira, 2013:13). Therefore parties that can influence consumers' attitudes e.g. the government, retailers'/manufacturers' etc., can influence their attitudes positively by means of creating a positive perception concerning the role they play in consumer protection. Therefore, to change consumers' attitudes to be more positive towards consumerism, one would need to change the cognitive component of the attitude i.e. what consumers believe to be true about consumerism (why is consumerism important). (Mpinganjira, 2013:135; Cant *et al.*, 2006:150).

The formation of positive attitudes towards consumerism can also be learned by interacting with other people (Sutton & Douglas, 2013:165) and can occur by means of classical conditioning, instrumental conditioning, observational learning, cognitive learning and experience (Mpinganjira, 2013:138; Sutton & Douglas, 2013:166; Cant *et al.*, 2006:152-153). If consumers are constantly experiencing negative feelings following exposure to other consumers' negative experiences with consumerism, they will most likely form a negative attitude concerning consumerism (classical conditioning) (Whang & Muehling in Mpinganjira, 2013:138; Sutton & Douglas, 2013:166; Cant *et al.*, 2006:152). It is therefore essential to properly educate all consumers on the importance of consumerism in order for them to have more positive attitudes towards consumerism. Consumers may also develop negative attitudes towards consumerism following negative experiences with consumerism (instrumental conditioning) (Mpinganjira, 2013:138; Sutton & Douglas, 2013:167; Cant *et al.*, 2006:152). Consumers can also develop attitudes by means of cognitive learning (i.e. actually searching for information concerning consumerism).

Attitudes will not necessarily lead to behaviour and there are various factors that can influence the decision to engage in behaviour. The stronger an attitude is, the more likely it will lead to behaviour. Therefore, if consumers have strong attitudes towards consumerism, the more likely it is they will engage in behaviour that is relevant to consumerism, e.g. CCB (Mpinganjira, 2013:140; Sutton & Douglas, 2013:183). Stronger attitudes are also easier to recall, therefore consumers with strong attitudes towards consumerism will be more likely to behave in a manner consistent with a

consumer that is expected to have a positive attitude towards consumerism (Sutton & Douglas, 2013:182).

In an attempt to encourage positive attitudes towards consumerism, retailers should work towards changing the affective component of attitudes, for example, by making customers aware that many consumers that are educated about consumerism are better able to take action when their rights are violated, and might feel more satisfied with the outcome than consumers that are not educated about their rights and believe that retailers take advantage of them. Retailers could also attempt to improve the behavioural component by encouraging consumers to be educated, therefore enabling them to take action when their rights are being violated. If consumers have experienced the benefits of being educated concerning consumerism, they will most likely form a positive attitude. Retailers can also provide consumers with knowledge on consumerism, which appeals to knowledge-based attitudes and can assist in consumers changing their attitudes.

4.5 RESULTS OF OBJECTIVE 3

Objective 3: To investigate and describe the relationship between consumers' knowledge of consumerism and their attitudes towards consumerism

Sub-objective 3.1: To investigate and describe the relationship between consumers' subjective knowledge of consumerism and their attitudes towards consumerism

The Pearson correlation coefficient was used to measure the strength of the linear relationship between consumers' subjective knowledge of consumerism and their attitudes toward consumerism.

The Pearson correlation coefficient ($r = 0.14$; p -value = 0.013) was computed to determine the relationship between the respondents' subjective knowledge of consumerism and their attitudes towards consumerism. The results indicate a weak positive correlation between the scores of the two variables, implying that where the subjective knowledge score increases, the attitude score tends to improve. It can be concluded that if the respondent had a high score for subjective knowledge (high subjective knowledge) they would have a high score for attitudes (positive attitudes). Although r was significantly different from zero ($p = 0.013$), it still indicates a very weak relationship between the variables since only 2% [$(r^2 \times 100) = (-0.14)^2 \times 100 = (0.02) \times 100$] of the variability in attitude towards consumerism can be explained by subjective knowledge and there probably are many other variables that need to be considered to fully explain the variation.

Attitudes are formed when people evaluate the different aspects of their social environment. These attitudes can be either favourable or unfavourable towards the attitude object, depending on the

specific inferences made using their cognitive, affective and behavioural responses (Kimmel, 2013:148; Sutton & Douglas, 2013:156). Attitudes are learned and are influenced by a variety of sources of information, e.g., personal experience, family or friends, mass media, internet, etc. (Shiffman & Kanuk, 2010:258).

The knowledge function (attitude function) relates to consumers' schema and how they use this schema to make sense of information within a complex social world. This will assist consumers in forming opinions and having a sense of control or a sense of the world (Kimmel, 2013:155; Sutton & Douglas, 2013:162; Fiske & Taylor, 2010:231; Cant *et al.*, 2006:152).

Consumers' subjective knowledge is mainly influenced by internal sources of information such as information in their memory and information gained by personal experience (Dodd *et al.*, 2005), and external sources such as information passed on by friends and family that are considered to be more trustworthy than information received from other external sources such as advertisements (Babin & Harris, 2011:223). Consumers that do not have any personal experience of the specific situations or aspects of consumerism might have to make use of other sources of information to reduce their uncertainty. Consumers might not have strong positive or strong negative attitudes if they are uncertain about information concerning the attitude object. Therefore, they might have certain expectations of what consumerism entails, based on their perception of the attitudes of, e.g., friends/family/ personal experience. However, these perceptions might not necessarily be true (Mpinganjira, 2013:130; Cant *et al.*, 2006:148). When their experience of consumerism is not in line with their expectations they might become more negative and feel less confident.

Sub-objective 3.2: To investigate and describe the relationship between consumers' objective knowledge of consumerism and their attitudes towards consumerism

The Pearson correlation coefficient ($r = 0.14$; p -value = 0.013) was computed to determine the relationship between the respondents' objective knowledge of and their attitudes towards consumerism. The results indicate a weak positive correlation between the two variables. Although r was significantly different from zero ($p = 0.013$), it indicates a very weak relationship since only 2% [$(r^2 \times 100) = (-0.14)^2 \times 100 = (0.02) \times 100$] of the variation in attitude is explained by objective knowledge. This implies that as consumers become more knowledgeable concerning consumerism, their attitudes would become slightly more positive and vice versa. There are probably many other variables that need to be considered to fully explain the variation. Coincidentally, these results are the same as for subjective knowledge.

Objective knowledge is influenced by external sources of information, e.g., factual information provided by organisations by means of flyers and brochures, information provided by the

government (i.e. legislation or education programmes) (Dodd *et al.*, 2005), etc. Therefore it can be concluded that the higher the quality of the information provided to consumers are in order for them to educate themselves concerning consumerism, the better their attitudes towards consumerism will be (likely more positive concerning consumerism, leading them to be better able to protect themselves).

Attitudes can be seen as being consistent over time; however, it is possible to change a person's attitude (Cant *et al.*, 2006:147). The results confirm that there is a positive, but weak relationship between the respondents' cognitions (subjective and objective knowledge) and their attitudes. Therefore, it can be concluded that retailers/manufacturers, government, etc., could try to change consumers' attitudes favourably towards consumerism by changing the cognitive component of the consumers' attitudes (Mpinganjira, 2013:147; Cant *et al.*, 2006:156) and by increasing the consumers' subjective knowledge and objective knowledge towards consumerism. This can be done by providing consumers with information concerning consumerism by governmental organisations, non-governmental advocates and businesses, e.g., through education by television advertisements, radio information sessions, published information in the media and on the internet, etc.

4.6 RESULTS OF OBJECTIVE 4

Objective 4: To investigate and describe consumers' perceptions of the severity of the performance failure concerning a CEP.

Respondents were asked to indicate their perception of the severity of the CEP's faulty or poor performance. The results are presented in Figure 4.6.

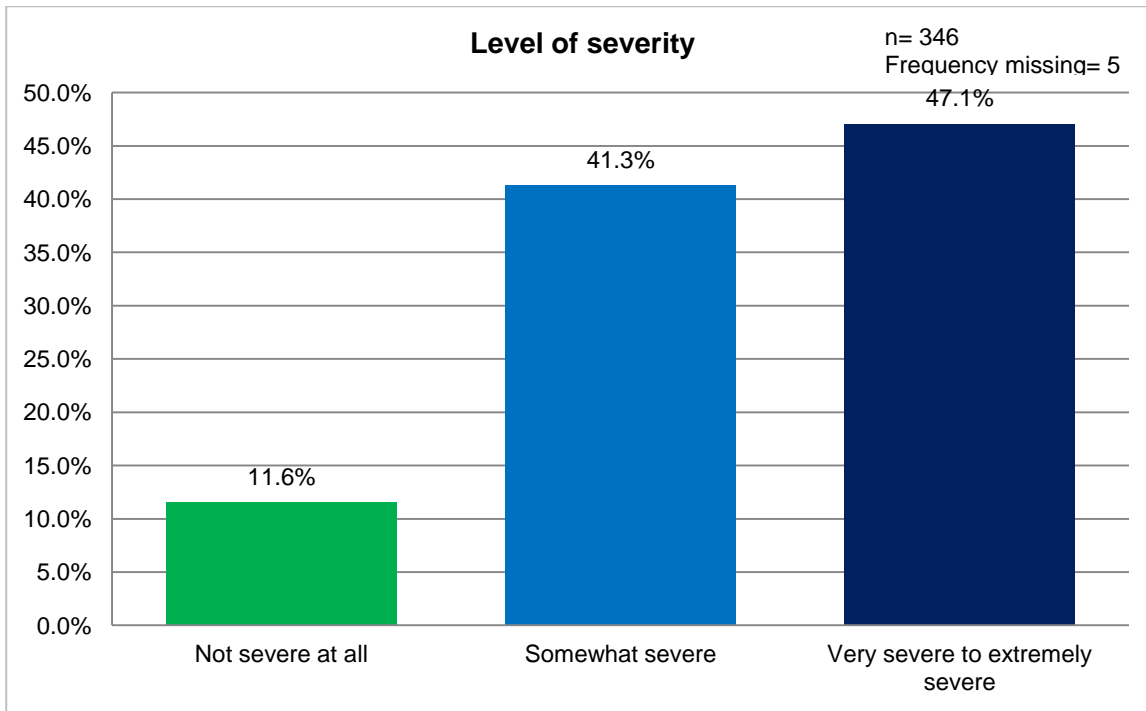


FIGURE 4.6: PERCEPTIONS OF THE SEVERITY OF CEP'S FAULTY OR POOR PERFORMANCE

Figure 4.6 shows that 41.3 % of the respondents perceived their CEP performance failure as somewhat severe and 47.1% as very severe to extremely severe. Only 11.6% of the respondents perceived their CEP performance failure as not at all severe.

4.7 RESULTS OF OBJECTIVE 5

Objective 5: To investigate and describe consumers' complaint behaviour concerning CE

4.7.1 Action vs No action

Respondents were asked whether they took any action (i.e. talked to friends and family, used another brand name, stopped supporting the retailer, contacted the retailer/manufacturer/a repair service/a consumer protection organisation, wrote a letter and/or contacted a legal representative) or no action at all following their dissatisfaction with a CEP (Question 1, Section E, Addendum B). The results are indicated in Table 4.6.

TABLE 4.6: ACTION TAKEN VS NO ACTION TAKEN

Action/no action	n/%
Took action	238 67.8%
Took no action	113 32.2%
Total	351 100.0%

n=351

Table 4.6 indicates that 67.8% of the respondents took action while 32.2% of the respondents did not take any action.

Table 4.7 indicates respondents' reasons for not taking any action (Question 1, Section E [follow-up question] - Addendum B). While 113 respondents did not take any action, 198 responses were recorded as respondents could choose more than one response option.

TABLE 4.7: REASONS FOR NOT TAKING ANY ACTION

Reasons for no action	Number of responses	Percentage n1= 198
I did not think it was worth the time and effort/hassle to take action.	51	25.7%
I did not think I could get anyone to do anything about it.	26	13.1%
I wanted to do something about it but never got around to it.	31	15.6%
I did not know the correct complaint procedure to follow.	12	6.1%
I did not know where to complain (e.g. retailer, manufacturer, consumer protection organisation, etc.).	13	6.6%
The product's guarantee had expired.	41	20.7%
I found it embarrassing/uncomfortable to complain.	11	5.6%
Other	13	6.6%
Total	198	100.00%

n=113 (number of respondents that did not take any action)

n1= total number of responses

It is clear that 25.7% of the responses were obtained for "I did not think it was worth the time and effort/hassle to take action" and 20.7% of the responses were collected for "The product's guarantee had expired". A total number of 13.1% of the responses were gathered for "I did not think I could get anyone to do anything about it" and 15.6% of the responses were gathered for "I wanted to do something about it but never got around to it". For the item "I did not know where to complain", 6.6% of the responses were obtained, 6.1% of the responses were obtained for "I did not know the correct complaint procedure to follow", and 5.6% of the responses were for "I found it embarrassing/uncomfortable to complain". Where respondents could provide another reason for not taking action, 13 respondents out of 113 (6.6% of the responses) provided other reasons for their decision, i.e., "Resolved the issue myself", "Product works although not satisfactorily/cheaper to replace", "Does not fit into the designated space/house", "Bought house with the electronic product" and "Seems to have a limited shelf life, breaks easily".

It is important to note that only 20.7% of the responses indicated that the respondents did not take any action due to the expiry of the CEP's guarantee. This is the only valid reason for the respondents to not have taken any action (external reason), while the other options were based on their perceptions of a retailer's/manufacturer's/consumer protection organisation's complaint-handling (cognitive reasons) process as well as their subjective experience of the complaint handling situation (emotional reasons), their perceptions concerning the redress process confirming the results of Donoghue and De Klerk (internal reason) (Donoghue & De Klerk, 2012). Retailers should encourage consumers to complain as it provide retailers with the opportunity to

understand consumers' dissatisfaction or problems experienced, and would provide them with the opportunity to settle consumers' complaints satisfactorily (The Marketing Donut, 2014). Complaining consumers who are satisfied with the way in which their complaints were handled are more likely to continue to support the retailer (The Marketing Donut, 2014; Kau & Loh, 2006; Lijander, 1999; Halstead & Page, 1992).

4.7.2 Types of private and public action

Where the respondents indicated that they did take action, they were asked to indicate what type of action they took in terms of Day and Landon's (1977) private and public action categories. Since the respondents could engage in combinations of private and public action (i.e. multiple responses), the total number of responses are more than 238 responses for taking action. The results are indicated in Table 4.8.

TABLE 4.8: TYPE OF PRIVATE AND/OR PUBLIC ACTION TAKEN

Type of CCB	Number of responses "yes"	Percentage n1= 775	Total responses	Percentage n1=775
Private action				
Did you tell friends, family and/or acquaintances about the problems that you experienced with the product's performance?	203	26.2%	399	51.5%
Did you decide to use a brand name other than the one you were dissatisfied with?	115	14.8%		
Did you stop supporting the retailer where the appliance was purchased?	81	10.5%		
Public action				
Did you contact the retailer/manufacturer to obtain redress (e.g. repairs/a replacement/a refund)?	156	20.1%	376	48.5%
Did you contact the retailer/manufacturer to complain for reasons other than to seek redress (e.g. repairs/a replacement/a refund)?	90	11.6%		
Did you contact a repair service other than that supplied by the retailer or manufacturer?	85	11.0%		
Did you contact a consumer protection organisation?	18	2.3%		
Did you write a letter to the press (newspaper, magazine, etc.) or to a consumer complaint website?	14	1.8%		
Did you contact a legal representative?	13	1.7%		
Total	775	100.0%		

n =238 (number of respondents who took action)

n1= total number of responses

When consumers are dissatisfied they may engage in behavioural and non-behavioural responses (Broadbridge & Marshall, 1995; Day & Landon, 1977:229-432), where behavioural responses include any actions that demonstrate the consumers' dissatisfaction and non-behavioural responses include not doing anything about the dissatisfaction or forgetting about the dissatisfaction (Singh, 1988:94). Consumers can engage in private action (i.e. complaining to

friends and family, boycotting the retailer/manufacturer/product or switching brands) and public action (i.e. seeking redress from the retailer/manufacturer e.g. refund or repair, complaining to the retailer/manufacturer, complaining to a consumer protection organisation/media or taking legal action) (Donoghue & De Klerk, 2009; Phau & Sari, 2004; Singh, 1988; Day & Landon, 1977:229-432). Consumers can also decide to combine private and public actions.

Concerning private action, 203 of the 238 (26.2% of the responses) respondents engaged in private action felt inclined to tell friends, family and/or acquaintances about the problems that they experienced with the product's performance (negative word-of-mouth). It is also clear that 156 of the 238 respondents (20.1% of the responses) decided to seek redress from the retailer/manufacturer. Of the 238 respondents that took action, 115 respondents (14.8% of the responses) decided to use another brand name and 81 of the respondents (10.5% of the responses) stopped supporting the retailer where the CE was purchased. Ninety (90) of the 238 respondents (11.6% of the responses) contacted the retailer/manufacturer to complain for reasons other than to seek redress, and 85 of the 238 respondents (11.0% of the responses) contacted a repair service other than that supplied by the retailer or manufacturer. Only a few respondents, 18 out of 238 respondents (2.3% of the responses), contacted a consumer protection organisation, 14 out of 238 respondents (1.8% of the responses) wrote a complaint letter to the press or a consumer complaint website, and 13 out of 238 respondents (1.7% of the responses) contacted a legal representative. These results are consistent with Donoghue's (2008) study concerning consumers' CCB about major household appliances.

Of all the respondents that took action, 51.5% of the responses were recorded for private action and 48.5% were recorded for public action. Respondents who decided to engage in private action (told friends, family and/or acquaintances about the problems that they experienced with the product's performance) decided to use a brand name other than the one they were dissatisfied with, or decided to stop supporting the retailer where the appliance was purchased. Respondents that took public action contacted the retailer/manufacturer to obtain redress or to complain for reasons other than to seek redress and contacting a repair service other than that supplied by the retailer/manufacturer, rather than taking more formal action such as contacting a consumer protection organisation, writing a letter to the press or a consumer complaint website or contacting a legal representative. This again indicates to consumers' "spirit of passivity". One would have expected that more respondents would have contacted the retailer for redress given that 47.1% of the respondents perceived the product failure as very severe to extremely severe (see Figure 4.6). The respondents in this study mostly engaged in seeking redress from retailers/manufacturers and avoided more formal complaining avenues such as contacting a consumer protection organisation, writing a letter to the press or a consumer complaint website or contacting a legal representative.

These findings are consistent with those of Broadbridge and Marshall (1995) and Donoghue (2008), the latter being a South African study.

In South Africa several consumer protection organisations exist, but only 2.3% of the respondents complained to these organisations. It is troubling that the respondents did not take third-party action (formal action), especially given the perceived severity of the problems. These respondents might not have engaged in these actions as they might lack knowledge concerning consumerism (e.g. which organisations can assist them, etc.) or simply have a no-care attitude towards the complaining process. The low response rate for contacting the retailer/manufacturer to complain to obtain redress as well as to complain to retailers/manufacturers for reasons other than to seek redress could indicate that the respondents might also have lost faith in the retailers/manufacturers/organisations and perceive that the probability of a successful complaint is very low (Donoghue & De Klerk, 2009; Blodgett & Granbois, 1992). This might also indicate that South African consumers are less litigious than consumers in Europe and the USA, indicating that they are more reluctant to take legal action (Consumer Complaints, 2014).

For the purpose of additional analysis respondents' complaint actions were grouped into private action only, public action only and both private and public action. The results are indicated in Table 4.9.

TABLE 4.9: PRIVATE ACTION/PUBLIC ACTION/COMBINATION OF THE TWO

Types of CCB	n/%
Private action only	36 15.1%
Public action only	25 10.5%
Both private AND public action	177 74.4%
Total	238 100.0%

n=238

A total number of 15.1% (n = 25) of the 238 respondents that engaged in CCB, only took public action, 10.5% (n = 36) of the 238 respondents that engaged in CCB only took private action, whereas 74.4% (n = 177) of the 238 respondents that engaged in CCB engaged in both private and public action together.

4.8 RESULTS OF OBJECTIVE 6

Objective 6: To investigate and describe the relationship between consumers' knowledge of consumerism and their complaint behaviour

Sub-objective 6.1: To investigate and describe the relationship between consumers' subjective knowledge of consumerism and their complaint behavior

The ANOVA test and LSD Pairwise post-hoc tests were performed to compare the mean score for subjective knowledge across the different categories of complaint behavior. The results are shown in Table 4.10.

TABLE 4.10: RELATIONSHIP BETWEEN CONSUMERS' SUBJECTIVE KNOWLEDGE OF CONSUMERISM AND COMPLAINT BEHAVIOUR

Types of CCB	Subjective knowledge		
	n	Mean	p-value ANOVA
Public action only	25	3.8 ^a	0.008*
Both private and public action	177	3.6 ^{ba}	
No action	113	3.4 ^{bc}	
Private action only	36	3.2 ^c	

Subjective knowledge score: A low score (i.e. 1-2 out of 5) indicates a low level of subjective knowledge. A score of 3 out of 5 indicates a reasonable level of subjective knowledge. A high score (i.e. >4 out of 5) indicates high levels of subjective knowledge.

Means with different superscripts differ significantly on the 5% level LSD Pairwise post-hoc tests

According to the ANOVA, significant differences exist between the various complaint groups regarding subjective knowledge ($p = 0.008$). With regards to subjective knowledge, the groups who engaged in both private and public action (mean = 3.6) and public action only (mean = 3.8) are significantly different from the group who took private action only (mean = 3.2). In addition, the groups who engaged in private action only (mean = 3.2) and no action (mean = 3.4) are significantly different from the group that engaged in public action only (mean = 3.8). According to Flynn and Goldsmith (1999), high subjective knowledge can be associated with higher levels of self-confidence. Consumers might think they know a lot concerning consumerism and rely on previously stored information (Aertsens *et al.*, 2011) and might therefore feel confident to engage in public action when they are dissatisfied with CE.

Sub-objective 6.2: To investigate and describe the relationship between consumers' objective knowledge of consumerism and their complaint behaviour.

The ANOVA test and LSD Pairwise post-hoc tests were performed to compare the mean score for objective knowledge across the different categories of complaint behavior. The results are shown in Table 4.11.

TABLE 4.11: RELATIONSHIP BETWEEN CONSUMERS' OBJECTIVE KNOWLEDGE OF CONSUMERISM AND COMPLAINT BEHAVIOUR

Types of CCB	Objective knowledge		
	n	Mean	p-value ANOVA
Private action only	36	9.2 ^a	0.015*
Public action only	25	9.2 ^a	
Both private and public action	177	8.8 ^{ba}	
No action	113	8.0 ^b	

Objective knowledge score: A low score (i.e. 0 –9 out of 18/lower than 50%) indicates a low level of objective knowledge. A score of between 9 and 13.5 out of 18 (between 50% and 75%) indicates a reasonable level of objective knowledge. A high score (i.e. 13.5 -18 out of 18/75% and above) indicates a high level of objective knowledge.

**Means with different superscripts differ significantly on the 5% level
LSD Pairwise post-hoc tests**

According to the ANOVA significant differences exist between the various complaint groups regarding objective knowledge (p-value = 0.015).

A statistically significant difference exists between consumers who engaged only in private action only (mean = 9.2) and consumers who engaged only in public action only (mean = 9.2) compared to consumers who did not take any action (mean = 8.0). From this, it can be deduced that consumers who possess high objective knowledge of consumerism are better equipped to make formal complaints concerning their dissatisfaction with CE as opposed to consumers who have low levels of objective knowledge. These consumers might rely on factual information (Brucks, 1985) concerning consumerism and consumer rights and therefore know how and where to complain, thus increasing the probability of taking public action. Experience will add to consumers' subjective and objective knowledge of consumerism and will assist them with the decision to engage in behaviour, specifically CCB (Lee & Lee, 2009:138).

From this discussion, it is evident that consumers that believe they are knowledgeable about consumerism and consumer rights, and possess actual knowledge concerning consumerism and consumer rights might be more inclined to complain formally to the retailer/manufacturer. Therefore, it can be said that consumers will be more likely to engage in formal CCB if they have actual knowledge of consumerism.

4.9 RESULTS OF OBJECTIVE 7

Objective 7: To investigate and describe the relationship between consumers' attitudes towards consumerism and their complaint behaviour.

To investigate whether a significant association exists between the respondents' attitudes towards consumerism and the types of complaint action taken, an ANOVA was performed. An ANOVA

tests the difference between the means of two or more groups/populations. The results are presented in Table 4.12.

TABLE 4.12: RELATIONSHIP BETWEEN CONSUMERS' ATTITUDES TOWARDS CONSUMERISM AND THE TYPES OF COMPLAINT ACTION

Types of complaint action	n	Mean	Std deviation	p-value ANOVA
Both private AND public action	155	54.1	6.6	0.291
No action	101	54.4	5.9	
Private action only	35	52.1	5.5	
Public action only	20	54.0	5.1	
Total mean score %: A low score (i.e. <50%) indicates a negative attitude towards consumerism; however, the closer the score is to 0%, the stronger the attitude. A score of $\geq 50\%$ and <75% shows a positive attitude towards consumerism; however, the closer the score is to 50%, the weaker the attitude. A high score (i.e. $\geq 75\%$) shows a very strong positive attitude with regards to that specific category.				

***Significant on the 5% level**

The results of the ANOVA did not show a statistically significant difference between the respondents' attitudes towards consumerism and the four complaint groups (private/public action, no action, private action and public action). Consumers' attitudes toward consumerism can be considered a consumer-related variable. According to CCB literature factors influencing consumers' decision to complain include consumer-related variables, product-related variables and redress-related variables (Donoghue *et al.*, 2012; Lee & Cude, 2012; Donoghue & De Klerk, 2006, 2009; Velazquez *et al.*, 2006; Schlesinger *et al.*, 2002; Halstead & Dröge, 1991). This implies that other variables may play a role in CCB concerning CE.

Factors that influence the probability that an attitude will lead to behaviour include attitude strength, attitude accessibility, and direct experience (Sutton & Douglas, 2013:182; Jansson-Boyd, 2010:89). A strong attitude will be better able to predict behaviour than a weak attitude (Mpinganjira, 2013:140; Sutton & Douglas, 2013:183). The respondents had weak positive attitudes towards consumerism (Category percentage: mean for all respondents = 54.0%) and it did not necessarily influence their decision to engage in CCB. However, respondents with very strong attitudes towards consumerism would probably more actively have engaged in CCB.

4.10 RESULTS FOR OBJECTIVE 8

Objective 8: To investigate and describe the relationship between consumers' perceptions of the severity of the performance failure concerning a CEP and their consumer complaint behaviour.

A chi-squared test was performed to compare the differences between the frequencies of the respondents' perceived severity of the CEP's performance failure and the types of complaint action (Kranzler, 2007:170). The results are presented in Table 4.13.

TABLE 4.13: THE RELATIONSHIP BETWEEN RESPONDENTS' PERCEIVED LEVEL OF SEVERITY OF CEP FAILURE AND THE DIFFERENT TYPES OF CCB

Types of complaint action	Perceived levels of severity		Total n	p-value Chi ² -test
	Not severe to somewhat severe (n/%)	Very severe to extremely severe (n/%)		
Private action	19 10.4%	16 9.8%	35	0.125
Public action	18 9.8%	7 4.3%	25	
Private AND Public action	83 45.4%	90 55.2%	173	
No action	63 34.4%	50 30.7%	113	
Total n	183	163	346	

***Significant on the 5% level**

The "not severe at all" and "somewhat severe" as well as the "very severe" and "extremely severe" categories were collapsed due to inadequate cell sizes. No significant difference existed between respondents' perception of the severity of performance failure concerning CE and the four types of complaint action ($p = 0.125$).

The respondents' perception of the severity of the CEP's performance failure did not influence their decision as to which type of complaint action (private action only/public action only/both private and public action) to engage in.

4.11 CONCLUSION

The respondents thought that they know about consumerism (high subjective knowledge), but in fact they had limited knowledge about consumerism (low objective knowledge). The more the respondents know about consumerism, the slightly more positive their attitudes towards consumerism might be. From the results it was clear that the respondents' attitudes were positive but weak towards consumerism and did not necessarily lead to CCB. If the respondents possessed more factual knowledge about consumerism their attitudes might be more positive, and might likely lead them to engage in CCB. The more knowledgeable the respondents are about consumerism, the more likely it would be that they engage in CCB. The respondents' perceived levels of the severity of the CEP's performance failure did not influence the type of complaint action taken.

CHAPTER 5:

CONCLUSIONS, IMPLICATIONS, LIMITATIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter presents a summary of the findings and discussions presented in Chapter 4. Additionally the contribution to the theory and the implications for and recommendations to retailers/manufacturers and governmental and non-governmental consumer protection organisations are indicated. Finally, the limitations of the study are acknowledged and some suggestions for future research are proposed.

5.2 CONCLUSIONS

5.2.1 Consumers' knowledge of consumerism

5.2.1.1 Consumers' subjective knowledge of consumerism

The respondents who participated in this study were found to have reasonable subjective knowledge (17.5 out of 25/70.0%) concerning consumerism and consumer rights. The majority of the respondents (72.1%) perceived themselves as very knowledgeable concerning the return or exchange policies of the stores where they purchased products, and 61.0% of the respondents felt that they were aware of where to complain about consumer products and services that they are not satisfied with. This suggests that the respondents feel very confident in their abilities to deal with complaints effectively. However, only 55.5% of the respondents perceived that they were informed about their rights, and 44.5% felt that they were aware of the various laws and regulations that protect their consumer rights. Due to the respondents perceiving themselves as knowledgeable about taking complaint action, but doubt their knowledge about their consumer rights, they may not necessarily be able to make responsible decisions concerning consumerism. It is therefore important that retailers/the government/consumer organisations educate consumers in order that they may become more confident in their knowledge.

5.2.1.2 Consumers' objective knowledge of consumerism

The respondents seemed to have limited objective knowledge (7.9 out of 18/43.9%) concerning consumerism. It was found that they did not have adequate knowledge of agreements and contracts, in particular the mandatory cooling-off period inherent in these agreements or contracts. In response to the question designed to test their knowledge on the marketing of products and prices charged for SMS competitions, 68.5% respondents proved to be less than knowledgeable.

It is noteworthy that the respondents were reasonably knowledgeable with regard to the government's role in consumerism and consumer protection. The majority of the respondents answered all the questions in this category correctly. The respondents seemed to be particularly knowledgeable when asked a question about racial discrimination (73.4% answered the question correctly). This indicates that South African consumers are very aware of racial issues and the laws surrounding these issues.

Further findings indicated that the respondents were knowledgeable about legislation pertaining to food, e.g., that all ingredients be listed on food products, and that addresses and contact details of manufacturers be printed on all consumer goods. This knowledge might be attributed to their exposure to media coverage, which from time to time focuses on issues such as listed/unlisted ingredients on food products and consumer debt in South Africa. Respondents showed very limited knowledge of their rights to debt counselling.

Despite the fact that the respondents were familiar with the procedures of how and where to direct their complaints when dissatisfied, the majority of them did not know that Complaints South Africa was a bogus organisation. This implies that they would most likely not be successful in resolving their complaints because they lack the necessary knowledge of consumer organisations that could assist them with their complaints. Most of the respondents were not aware of the laws surrounding solicited goods, and do not know their rights concerning the delivery of products. Findings also suggest that the respondents were not aware of their rights that they may insist that the contents of bulk-packaged products can be sold individually.

When the respondents were confronted with the question pertaining to service pre-authorisation, the majority answered the question correctly, indicating high levels of objective knowledge. Less than 50% of the respondents were aware that repaired goods and labour carry a three-month guarantee. It was also found that the respondents were not familiar with the policies on returning defective goods to the retailer. The respondents were quite knowledgeable when asked about their rights when different prices were displayed for the same product, but were not aware that they could refuse to pay for a product that they accidentally broke, despite a sign that stated otherwise.

Overall, the respondents showed limited objective knowledge relating to protection against unfair/unethical business practices and exploitation, and how to exercise their consumer rights. In this regard, retailers/the government/consumer organisations can play a crucial role in educating consumers, and providing the necessary information, which would enable them to guard against untoward behaviour on the part of business.

The respondents believed that they knew their consumer rights (subjective knowledge); however the results of the objective knowledge show that they actually did not which could indicate that the consumers were overconfident in their knowledge (Alba & Hutchinson in House *et al.*, 2004).

5.2.2 Consumers' attitudes towards consumerism

The study found that, overall, the respondents were positive (category percentage = 54.0%) concerning consumerism; however, their attitudes were very weak. They felt the most positive about government regulation (category percentage = 73.0%), indicating that they rely heavily on the protection that the government provides concerning consumer rights. The results therefore confirm the notion that because South Africa is considered a LDC concerning consumerism, the focus of government should firstly be on consumer protection, then on consumer education, and lastly on the provision of information to turn consumers into more responsible individuals (Erasmus, 2013:356).

The respondents indicated that they had positive attitudes towards consumerism, although their attitudes were very weak (53.2%). An overall positive attitude towards product quality measured at 51.8%. The respondents indicated particularly negative attitudes (18.1%) relating to the statement "let the buyer beware" is still the guiding philosophy of most retailers/manufacturers. This is a shocking finding as one of the main objectives of the CPA is to protect consumers from unethical business practices and exploitation (Melville, 2010:2).

The respondents exhibited negative attitudes (48.4%) concerning their consumer responsibilities. This suggested that consumers appeared to be unwilling to take responsibility for the protection for their consumer rights, but would rather rely on the government to do so on their behalf. It is essential that consumers become more assertive when exercising their rights in protecting themselves against exploitation (Consumer Fair, 2011c).

The respondents exhibited negative attitudes (48.1%) towards advertising in general. All consumers have the right to accurate information, and when they are confronted with dishonest advertising/marketing practices, they will lose confidence in the advertiser whose

advertising/marketing will become ineffective; this will consequently lead to a loss in custom (Advertising Educational Foundation, 2014).

5.2.3 Relationship between subjective and objective knowledge of consumerism, and consumers' attitudes towards consumerism

It is evident that significant relationships exist between the subjective knowledge of and attitudes towards consumerism ($p = 0.013$), and between objective knowledge of and attitudes towards consumerism ($p = 0.013$). Although a positive correlation exists between subjective knowledge of and attitudes towards consumerism ($r = 0.14$), and between objective knowledge of and attitudes towards consumerism ($r = 0.14$), the relationships are very weak. This indicates that as consumers' subjective knowledge of consumerism increases, their attitudes will be slightly more positive, and vice versa. The same applies for objective knowledge of consumerism where an increase in objective knowledge will lead to a slight increase in positivity of their attitudes towards consumerism. This implies that retailers/the government/consumer organisations can create a more positive outlook among consumers (stronger positive attitudes) by educating them on their consumer rights.

5.2.4 Consumers' complaint behaviour concerning CE

More than two thirds (67.8%) of the respondents took complaint action by engaging in private action (i.e., complained to friends and family, used another brand name, or stopped supporting the retailer) or public action (i.e., complained to the retailer, contacted a repair service other than that supplied by the retailer/manufacturer, contacted a consumer protection organisation, wrote a letter to the press, or contacted a legal representative). Only 31.7% of the responses were obtained for complaining directly to the retailer, possibly indicating that respondents might have lost faith in retailers/manufacturers and therefore perceived the likelihood of a successful complaint handling as very low. Far less responses were obtained for contacting a consumer protection organisation (2.3%), writing to the press or a consumer complaint website (1.8%) and contacting a legal representative (1.7%), implying general passivity towards third party complaint action. In general South African consumers are not as involved consumer litigation than for example, American consumers, who tend to complain directly to the seller or to take legal action in response to a dissatisfying purchase (Consumer Complaints, 2014; Chelminski & Coulter, 2007). Considering that the majority of the respondents did not know that Complaints South Africa is a bogus consumer protection organisation, they probably are not aware of the existing consumer protection organisations.

Only 20.7% of the responses had a valid reason for not taking any action (the product's guarantee had expired). The other reason for not taking action related to respondents' negative cognitions of

retailers' complaint handling and respondents' negative emotional experience of the complaint handling situation. Retailers should encourage consumers to formally complain as it provides them the opportunity to improve their products as well as provide proper redress to consumers (The Marketing Donut, 2014). However, retailers should be aware of consumers' perceptions of complaint related justice as it may impact on consumers' formal complaint behaviour.

5.2.5 Relationship between knowledge of consumerism and complaint behaviour

The different categories of CCB (private action only, public action only, combination of private and public action or no action) differed significantly with regards to the level of subjective knowledge of consumerism as well as the level of objective knowledge. Respondents who possessed reasonably high subjective knowledge were more inclined to engage in public action or a combination of private and public action, while respondents with limited subjective knowledge were more inclined to engage in private action only. Respondents who possessed a reasonable objective knowledge were also more likely to take private action only and public action only, while respondents who possessed limited objective knowledge were more likely to take no action. These findings suggest that consumers' knowledge of consumerism influence their decision to engage in CCB. High subjective knowledge concerning consumerism could indicate higher levels of confidence and might be the reason why the respondents are taking public action. Respondents with high objective knowledge would probably rely on factual information (Brucks, 1985) and might therefore know where and how to complain. Consumers that are knowledgeable about complaint procedures will probably be better able to obtain redress from the retailer than consumers who lack knowledge.

5.2.6 Relationship between attitudes towards consumerism and complaint behaviour

The results did not show any significant differences in attitudes towards consumerism among the four complaint groups (only private/public action, no action, private and public action). This suggests that there are other factors that influence consumers' decisions to engage in CCB, i.e., other consumer-related variables, product-related variables, and redress-environment-related variables (Donoghue *et al.*, 2012; Lee & Cude, 2012; Velazquez *et al.*, 2006; Donoghue & De Klerk, 2006, 2009; Schlesinger, Mitchell & Elbel, 2002; Halstead & Dröge, 1991).

Even though the respondents exhibited positive attitudes towards consumerism, their attitudes were not very strong (category percentage = 54.0). There are factors that influence the probability that an attitude will lead to behaviour, i.e., attitude strength, attitude accessibility and direct experience (Sutton & Douglas, 2013:182; Jansson-Boyd, 2010:89). Therefore, the stronger consumers' attitudes towards consumerism are, the more likely the possibility that they would take action.

5.2.7 Relationship between perceptions of the severity of the performance failure concerning a CEP and CCB

Most of the respondents (47.1%) perceived their CEP performance failure as very severe to extremely severe; 41.3% perceived it as somewhat severe, while only 11.6% of the respondents perceived the performance failure as not severe at all. Given that almost half of the respondents considered the severity of the performance failure of CE as very severe to extremely severe, one would expect that respondents would engage more actively in formal CCB such as contacting second parties and third parties. However, the results suggest that the respondents' perceptions of the severity of the performance failure concerning a CEP did not influence the type of complaint action the respondents decided to engage in. This emphasises consumers' passivity toward complaining that might be due to personal factors but also to perceptions that complaining would not be worthwhile. It could also indicate to consumers' limited knowledge concerning their consumer rights, specifically the right to complain.

5.3 IMPLICATIONS FOR RETAILERS/THE GOVERNMENT/CONSUMER ORGANISATIONS

As the market in South Africa becomes more complex in terms of technology and the availability of products and imports from other countries, it becomes essential that consumers are educated in terms of consumerism and their consumer rights (Adkins, 2005:153). If consumers are not properly educated and do not possess the necessary knowledge on consumerism and consumer rights, they will not be able to make informed decisions concerning products and services, and will not be able to protect themselves properly. It is rather difficult to educate consumers if they think they know something, as was found in the study i.e. if they think they know, they would not necessarily pay attention to information.

In LDCs, it is important to protect consumers and to educate and provide them with the relevant information that will motivate them to be more cautious in the marketplace and make responsible buying decisions, as well as to inform them of their responsibilities as consumers (Erasmus, 2013:356). Although South African consumers can be considered to be amongst the "best protected" in the world, the enforcement of the CPA will not be effective unless consumers are aware of their consumer rights and know how to apply it.

Consumers need to be made aware of the fact, for example, that they are allowed to cancel contracts within seven days after signing. A lack of knowledge in this regard can lead them to erroneously believe they still have time to cancel a contract and consequently find themselves in a situation where they are unable to adhere to the contract.

Consumers who lack knowledge concerning their consumer rights and correct complaint procedures might find it more difficult to obtain redress from the retailer/manufacture (Donoghue & De Klerk, 2006; Barnes & Kelloway, 1980; Day & Landon, 1977). The more knowledgeable consumers are concerning their consumer rights, the more positive their attitudes would be towards consumerism.

Implications for Retailers/manufacturers

Consumers that are knowledgeable about complaint procedures would likely make formal complaints when they are dissatisfied with a product or service and would be better equipped to resolve the problem. Consumers that make formal complaints are usually more satisfied with the outcome than consumers that complain informally (Center for the Study of Social Policy, 2007:26; Dolinsky, 1994). CE retailers should encourage consumers to engage in public action, as this will provide them with the opportunity to provide redress to the consumer and to turn consumer dissatisfaction into satisfaction. It is more expensive to attract new customers than it is to keep existing consumers (Brown, 2014; Grönroos, 1995).

Therefore retailers/manufacturers should provide consumers with information concerning consumerism, which includes information on consumer rights, complaint procedures and redress mechanisms available should they be dissatisfied with a product or service.

Information on redress procedures should be made readily available by retailers and other types of businesses to ensure consumers are properly informed and educated (right to be informed) concerning the complaint action they can take if they are dissatisfied (SANCU, 2006:114). If consumers have increased knowledge concerning consumerism, the more likely it is that they will be more confident as well as to also share this information with friends and family. Suppliers should encourage consumers to complain to them when product or service failures have occurred, and should realise they are responsible for the protection of these consumers (Donoghue & De Klerk, 2009). Satisfied consumers are more likely to possess a positive attitude towards consumerism and would likely lead them to stay loyal instead of switching to another retailer.

Retailers/manufacturers can provide information through the use of signage indicating redress options available to consumers. They could also provide a customer complaint call centre or website where consumers can easily contact them should they be dissatisfied. A complaint handling desk in-store could also be of use where consumers, that might not possess Internet, could complain.

Retailers should realise that private complaint action such as negative word of mouth to friends and family are detrimental to their business as consumers might form negative attitudes towards retailers based on the negative prior experience of friends or family (Brown, 2014; Grönroos, 1995). If complaining consumers receive redress that they feel is fair, they are more likely to be satisfied with the retailer and form a positive attitude towards consumerism, and would likely feel confident to engage in formal CCB in future situations.

Implications for Governmental and non-governmental consumer protection organisations

Consumer organisations mainly strive to ensure that consumers are protected against unethical and unfair business practices, as well as to educate them concerning consumerism issues. The results of this study indicate that increasing both consumers' subjective and objective knowledge concerning consumerism, will lead to a slightly more positive attitude towards consumerism, and in turn lead to consumers engaging in CCB.

To increase consumers' subjective and objective knowledge concerning consumerism, governmental and non-governmental organisations can undertake consumer education campaigns to provide information to consumers. This could be done by using media platforms, for example television and radio programmes, which provide information to consumers. A manual containing information pertaining to consumer issues could be developed and dispersed via newspapers or at any location where consumers come together, for example at shopping malls etc. Volunteers of these organisations could also organise road shows that focus on consumer education where members of the community come together. Consumer protection training programmes can be introduced in community centres as well as in school curriculums.

If these organisations can increase consumer knowledge and awareness of consumer protection issues, it could lead to consumers having more positive attitudes towards consumerism and lead them to engage in CCB.

After these organisations provide education to consumers, they should also assist dissatisfied consumers if they decide to engage in CCB. They could provide consumers with legal assistance, drafting complaint letters, contacting retailers on their behalf or just simply providing them with advice on how to go about the complaining process.

5.4 LIMITATIONS OF THE STUDY

The subjective knowledge scale and objective knowledge test was developed specifically for the context of this study as no previous studies concerning subjective and objective knowledge concerning consumerism could be found. Previous studies that measured subjective knowledge

and objective knowledge, although in a different context, were studied in order to develop the subjective knowledge scale and the objective knowledge test. The objective knowledge test's questions were based on information provided in consumer protection guides by Opperman and Lake (2012), Melville and Melville-Nieman (2011) and Melville (2010). Only a limited number of sections of the CPA were identified and covered by the researcher, as there was limited space available in the questionnaire to test objective knowledge.

Although Barksdale and Darden's (1972) "Attitude towards marketing and consumerism scale" is very old, it is still of value in the South African context where limited empirical studies concerning consumers attitudes towards consumerism have been performed.

The study was based upon convenience sampling, posing a limitation in terms of the generalisability of the data. However, due to the absence of a suitable sampling frame for the population of interest (i.e. consumers that had experienced an CE performance failure) a conventional random sampling approach was clearly not feasible (Del Río-Lanza *et al.*, 2009; Shofer, 2008).

A precondition for inclusion in the study was that respondents had to recall a CE performance failure incident. Even though memory decay may be a potential source of bias in respondents' responses, retrospective measurements are regularly used in CCB studies, as opposed to simulation or role-playing methodologies and experimental manipulation, because they appear relevant to those who take part in them and reflect 'real life' reactions (Weiner, 2000:387).

5.5 CONTRIBUTION TO EXISTING THEORY

In the South African context, limited research has addressed the issue of consumerism to date. This study adds to literature on CCB and consumerism that is needed in emerging countries where very little is known about the dissatisfied consumers' cognitions and complaint behaviour following dissatisfaction with the performance of complicated and expensive products. The research broadens our understanding of consumers' subjective and objective knowledge of consumerism and their attitudes towards consumerism. Additionally, the study provides evidence of the link between consumers' cognitions and their CCB.

The findings of the study suggest avenues for improving the effectiveness of consumer education.

5.6 RECOMMENDATIONS FOR FUTURE RESEARCH

Future research could attempt to explore the relationships between demographic characteristics, specifically gender, age, educational level, level of income and population group on the one hand, and knowledge of and attitudes towards consumerism on the other. This study could be replicated

in lower LSM groups as many South Africans live in poverty and are illiterate. Studies on vulnerable consumers' consumer knowledge of and attitudes to consumerism and their complaint behaviour are needed to facilitate consumer protection organisations and retailers to educate, protect and empower consumers. However, such studies would probably require a different methodology and probably a qualitative approach to get an in-depth understanding of consumers' cognitions and behaviours. Future studies could therefore develop "home-grown" measures that are more suitable to determine consumers' knowledge of and attitudes toward consumerism in the South African context.

This study could also be replicated in different contexts such a hospitality context or clothing retail context where knowledge questions could be formulated to focus specifically on issues related to consumer protection in the hospitality and clothing retail environment.

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Addendum A:

Development of subjective and objective knowledge scales

1. DEVELOPMENT OF KNOWLEDGE SCALES

Knowledge refers to the information that is stored in one's memory (Brucks, 1985; Dodd *et al.*, 2005). A distinction has been made between three types of knowledge, namely subjective knowledge, objective knowledge and prior experience (Flynn & Goldsmith, 1999; Brucks, 1985; Dodd *et al.*, 2005). Subjective knowledge refers to the individual's own perception of how much he/she knows about a certain subject (Brucks, 1985; Dodd *et al.*, 2005). Objective knowledge refers to what the individual actually knows about a subject (House *et al.*, 2004:114) and relates to the individual's stored information in his/her memory (Park, Mothersbaugh & Feick, 1994; Lee & Lee, 2009:140; Dodd *et al.*, 2005). An individual's prior experience with a subject does have an influence on both subjective and objective knowledge (Flynn & Goldsmith, 1999:58); however, it has been found that prior experience has different effects on both types of knowledge (Brucks, 1985; House *et al.*, 2004:114).

Although the literature distinguishes between subjective knowledge, objective knowledge and prior experience, this study focuses on consumers' subjective and objective knowledge. Previous studies suggest that both subjective and objective knowledge may be related to aspects of information-search and decision-making behaviour (Brucks, 1985; Flynn & Goldsmith, 1999:58). Both types of knowledge can have different effects on consumer behaviour (Flynn & Goldsmith, 1999). CCB, as a form of consumer behaviour, will therefore be influenced by a consumer's knowledge.

Recent literature on consumer knowledge and consumerism was examined to develop measures of both consumers' subjective and objective knowledge of consumerism. The items for the subjective knowledge scale and objective knowledge test were developed by consultation, textbooks, articles and "guides" on consumerism, websites on consumer protection (SANCU, DTI), popular media (newspapers' consumer protection and information sections, such as the Beeld's Tot U Diens section) and selected consumer protection legislation including the Consumer Protection Act (Act No. 68 of 2008), National Credit Act (Act No. 34 of 2005), the Foodstuffs, Cosmetics and Disinfectant Act (Act No. 54 of 1972) and the Promotion of Equality, and the Prevention of Unfair Discrimination Act (Act No. 4 of 2000). Items reflected are pertinent to consumer protection issues that have received considerable attention over the past few years. To develop the items for the subjective knowledge scale, the researcher also referred to previous

studies that measured subjective knowledge (Flynn & Goldsmith, 1999; Magi & Julander, 2005). This enabled the researcher to gain a better understanding of what exactly subjective knowledge entails as well as to give an indication on ways to measure subjective knowledge.

To develop the objective knowledge scale, the researcher studied selected legislation concerning consumerism and specific consumer complaint websites (e.g., Hello Peter and Beeld's Tot U Diens). This aided the researcher in gaining a better understanding of typical problem situations that consumers may encounter when shopping. Melville and Melville-Nieman (2011) and Opperman and Lake (2012) explained specific aspects of the CPA by creating "scenarios" depicting specific consumer issues, consumer rights concerning these issues, what consumers could do when their rights are violated, and to whom they can complain to get the matter resolved. Some of these scenarios formed the foundations for the items used in the objective knowledge test. The scenarios were adapted to suit the context of the study.

TABLE 1: ITEMS INCLUDED IN THE SUBJECTIVE KNOWLEDGE SCALE, THE CONSUMER PROTECTION ISSUES USED TO DERIVE THE ITEMS FROM, AND THE REFERENCES CONSULTED

Item	Consumer protection issues	Reference
I am well informed of my consumer rights.	In order for consumers to complain and demand redress regarding a problem, they need to be aware and informed about their rights and must understand the Consumer Protection Act (CPA).	Opperman & Lake, 2012:vii Labour Guide, 2014 The CPA, 68/2008 Department of Trade and Industry, 2011:6
I know the various laws and regulations protecting my consumer rights.	The purpose of the CPA is to protect the interests of consumers and to provide efficient redress to consumers who were subjected to abuse or exploitation in the market place (Consumer Complaints, 2013). For the CPA to provide adequate protection, consumers need to take responsibility and be aware of the various laws and regulations concerning their consumer rights. The National Credit Act (Act 34 of 2005), the Foodstuffs, Cosmetics and Disinfectant Act (Act 54 of 1972), and the Promotion of Equality and the Prevention of Unfair Discrimination Act (Act 4 of 2000) was consulted, as some sections also pertain to consumer rights and consumer protection.	Melville, 2010: xiii Consumer Complaints, 2013 National Credit Regulator, 2011 Department of Health, 2011 Department of Justice and Constitutional Development, 2011
I know what to write in a letter of complaint to resolve problems with consumer products and services that I am not satisfied with.	A consumer can make a formal complaint to the supplier by writing a letter of complaint (Opperman & Moolman, 2006:16). A letter of complaint should include: Your personal details (name, address, telephone number, account number if possible). The letter should be brief, to the point.	Melville & Melville-Nieman, 2011: 94 Opperman & Moolman, 2006:16

	Specify details concerning product or service, e.g., purchase date and purchase place, serial or model number. Specify the redress you expect and the timeframe in which they must attend to your complaint. Include copies of important documents (receipts) (Opperman & Moolman, 2006: 16)	
I know the return or exchange policies of the stores where I purchase products.	One of the main objectives of the CPA is to ensure that consumers are able to make informed choices by receiving necessary information from the supplier in plain and understandable language (Melville, 2010:3). This includes information regarding the exchange and return policies of a supplier.	Melville, 2010:3
I know where to complain about consumer products and services that I am not satisfied with to have my complaints addressed.	The CPA provides the consumer the opportunity to set out a complaint if he/she believes that his/her rights have been violated. There are various options available and the consumer is not required to approach the supplier with whom they have the complaint before going elsewhere (Melville, 2010:125-126; Opperman & Lake, 2012:221). Consumers can also approach consumer protection organisations (advocates), complaint websites and popular media to voice their complaints (Melville & Melville-Nieman, 2011:90).	Melville & Melville-Nieman, 2011: 90-91 Opperman & Lake, 2012:221

1.1.1 Items for subjective knowledge measure

The items to measure subjective knowledge (Question 1, Section B – Addendum B) were based on existing subjective knowledge scales, i.e., Flynn and Goldsmith (1999) and Magi and Julander (2005). These scales were used in different contexts, but it clearly measured consumers' subjective knowledge concerning a specific topic, for example, "In order for consumers to complain and demand redress regarding a problem, they need to be aware and informed about their rights and must understand the Consumer Protection Act (CPA)".

The wording of the items for the subjective knowledge scale was derived from literature on consumerism as discussed in Section 1 of this chapter.

Subjective knowledge was measured on a 5-point Likert-type scale where 1 represented "strongly agree" and 5 "strongly disagree" (Question 1, Section B – Addendum B).

Table 1 indicates the items for the subjective knowledge scale as well as the consumer protection issues and the references consulted to develop the items.

1.1.2 Items for objective knowledge test

The question that measured consumers' objective knowledge of consumerism consisted of items that described scenarios that related to specific consumer protection issues. Specific subsections of the CPA, the National Credit Act (Act No. 34 of 2005), the Foodstuffs, Cosmetics and Disinfectant Act (Act No. 54 of 1972) and the Promotion of Equality and the Prevention of Unfair Discrimination Act (Act No. 4 of 2000) were used to form the categories in order to measure objective knowledge. The categories relate to consumers' knowledge of agreements/contracts, marketing/advertising, the role of government agencies in enforcing laws to protect consumers, consumer protection organisations/watchdogs, retailer service delivery, service pre-authorisation, warranties/guarantees, and the right to information. Items were developed for every category. These items were in the form of scenarios that were based on existing literature. Respondents were able to answer either "yes", "no" or "unsure".

Sections 2.1 to 2.9 provide background on the categories used to classify the items. Tables 2 to 9 show the final categories (dimensions) and items used in the questionnaire as well as information to justify the categories and items. The following information is provided in each table: the section of the act consulted as well as the name of the section, a description of the section, the problems experienced by consumers and/or statements from media and websites concerning consumerism, questionnaire items (scenario), and the correct answer to the item.

2.1 Agreements/contracts

An agreement is defined as an arrangement between two or more parties where the purpose is to institute a relationship in law between them (Melville, 2010:70). The term "contracts" is used in Section 48 of the CPA where it refers to an agreement between two parties (Melville, 2010:71). It can therefore be assumed that the term "agreements" and "contracts" are used interchangeably.

Agreements/contracts should be fair to both consumers and retailers/manufacturers. If one of the parties concerned holds all the power, the agreement or contract is unfair. The aim of the CPA is to ensure fairness to all parties as well as to guarantee that businesses do not take advantage of consumers, and that they should respect their consumer rights (Opperman & Lake, 2012:xi). The CPA specifically deals with parties that may enter into agreements, what the content and form of the agreement must be as well as stipulations on how and when an agreement can be cancelled or terminated (Melville, 2010:69).

Complaints usually arise when retailers/manufacturers do not deliver on their promises. Consumers now have more rights with regard to agreements and contracts and the retailer/manufacturer must ensure that consumers understand exactly what they are agreeing to. They must ensure the wording is easy to understand (Opperman & Lake, 2012:65; Melville,

2010:77). It is, however, important for consumers to be aware of their rights and not to agree with a term in a contract if that term is not legal or in accordance with the CPA (Opperman & Lake, 2012:67).

Table 2 shows four typical scenarios concerning agreements/contracts that consumers may encounter when interacting with retailers during shopping trips. These scenarios were based on consulted literature. Objective knowledge on agreements/contracts was measured in terms of consumers' knowledge of the:

- expiry and renewal dates of fixed-term agreements,
- prohibited transactions, agreements, terms or conditions,
- right to a cooling-off period after direct marketing,
- responsibility of a supplier to hold and account for a consumer's property.

TABLE 2: TYPICAL SCENARIOS CONCERNING AGREEMENTS/CONTRACTS THAT CONSUMERS MAY ENCOUNTER WHEN INTERACTING WITH RETAILERS DURING SHOPPING TRIPS – BASED ON CONSULTED LITERATURE

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Section 14(2) of the Consumer Protection Act (Act No. 68 of 2008) <i>Expiry and renewal of fixed-term agreements</i>	14(2) If a consumer agreement is for a fixed term (b) despite any provision of the consumer agreement to the contrary (i) the consumer may cancel that agreement (bb) at any other time, by giving the supplier 20 business days' notice in writing or other recorded manner and form, subject to subsection (3)(a) and (b). (Melville & Melville-Nieman, 2011:72) (Opperman & Lake, 2012:85)	"The phoe (sic) has been returned to Cell C on the 4th of January 2013, I was promised (sic) that the contract will be cancelled and this has not been done." Available at: http://helloworld.com/cell-c/complaints/cancellation-of-cell-phone-contract-1040715 (daleendecastro14 ,18 March 2013) "...anyone know if it's possible to cancel earlier and how much it costs?" Available at: http://mybroadband.co.za/vb/showthread.php/348692-canceling-my-vodacom-contract (Easter bunny, 8 July, 2011)	You agree to a 24-month fixed-term cell phone contract with a cell phone service provider. After 18 months you notify the service provider in writing that you want to cancel the contract. The service provider could refuse your cancellation.	No
Section 51 of the Consumer Protection Act (Act No. 68 of 2008) <i>Prohibited transactions, agreements, terms or conditions</i>	51(1) A supplier must not make a transaction or agreement subject to any term or condition if (b) it directly or indirectly purports to (i) waive or deprive a consumer of a right in terms of this Act. (Melville & Melville-Nieman, 2011:69)	"I bought a second hand (sic) car last week from a garage on the so-called "voetstoots" agreement...The car overheated and I couldn't use it for the whole weekend and had to take it to the garage on Monday morning and paid P1,500 (sic) for it to be fixed." Available at: http://consumerwatchdogbw.blogspot.com/2008_03_01_archive.html (Richard Harriman, 28 March, 2008)	You buy a second-hand car from a car dealer and discover that it has a defective gearbox. When you return it to the dealer, you are informed that there is a clause in your agreement that stipulates that the sale was <i>voetstoots</i> (i.e., you bought the car as it is, with any defects it might have had at the time). The dealer may therefore refuse to repair the car.	No
Section 16(3) of the Consumer Protection Act (Act No. 68 of 2008) <i>Consumer's right to cooling-off period after direct marketing</i>	16(3) A consumer may rescind a transaction resulting from any direct marketing without reason or penalty, by notice to the supplier in writing, or another recorded manner and form, within five business days after the later of the date on which— (a) the transaction or agreement was concluded.	"I did my application online on the 26 February 2013 and decided to cancel it the next day. I have phoned Mzansi Money several times but no one seem (sic) to help me with my refund". Available from: http://helloworld.com/mzansi-money/complaints/request-a-refund-1049603 (bpbiyela, 28 March, 2013) "Is there a cooling-off period for a cell phone contract that has just been signed?" Available from:	A cell phone service provider phones you with a special offer on a cell phone contract. After signing the agreement for the cell phone contract, you decide that you want to cancel the contract. You may cancel the contract in writing within 10 days' time from signing and claim a full refund.	No

	(Melville & Melville-Nieman, 2011:38) (Opperman & Lake, 2012:36).	http://www.justanswer.com/south-africa-law/61vsa-cooling-off-period-cell-phone-contract.html		
Section 65(2) of the Consumer Protection Act (Act No. 68 of 2008) <i>Supplier to hold and account for consumer's property</i>	65(2) When a supplier has possession of any prepayment, deposit, membership fee, or other money, or any other property belonging to or ordinarily under the control of a consumer, the supplier—(a) must not treat that property as being the property of the supplier. (Melville & Melville-Nieman, 2011:73) (Opperman & Lake, 2012:85)	“Roy Haycock, 82... unhappy about being told the gym he joined in March last year had closed. Haycock had joined Body Lab... paying R5 904 for a three-year membership. ...he had to see out the remaining two years of his membership at the Fitstop gym they said the only thing I could do was sell the balance of membership – I'd have to pay R350 to cancel and the new member would have to pay a R350 joining fee.. I want them to refund my money” Available from: http://www.iol.co.za/blogs/wendy-knowler-s-consumer-watch-1.1608/sign-a-long-term-gym-contract-at-your-peril-1.1144721#.UwuPSVHRufQ (26 September, 2011)	You have bought a three-year membership at the gym and paid in advance. You cancel the agreement although there are still six months remaining. You are entitled to the repayment of the balance of the prepaid membership fee, less a permitted penalty fee.	Yes

2.2 Marketing/Advertising

Marketing relates to any communication given by retailers/manufacturers to inform consumers about their products and services on offer. The CPA aims to protect consumers from unfair marketing practices (Opperman & Lake, 2012:23). Section 29 of the Consumer Protection Act (Act No. 68 of 2008) states that consumers have the right to fair and responsible marketing which implies that retailers/manufacturers must not lie to consumers when marketing their products (Opperman & Lake, 2012:23). The CPA stipulates that practices such as bait marketing and referral selling are unlawful, and it restricts the commission of unfair practices by making consumers aware of the general standards for marketing, i.e., truthfulness, responsible marketing, and honest dealing (Opperman & Lake, 2012:24; Melville, 2010:49).

Based on literature which the researcher consulted, Table 3 presents two typical scenarios concerning marketing/advertising which consumers may encounter during shopping trips. Respondents' knowledge of marketing/advertising was measured based on the following subsections of the CPA:

- Promotional competitions.
- Bait marketing.

TABLE 3: TYPICAL SCENARIOS CONCERNING MARKETING/ADVERTISING THAT CONSUMERS MAY ENCOUNTER DURING SHOPPING TRIPS – BASED ON CONSULTED LITERATURE

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Section 36(3) of the Consumer Protection Act (Act No. 68 of 2008) <i>Promotional competitions</i>	36(3) The promoter of a promotional competition (a) must not require any consideration to be paid by or on behalf of any participant in the promotional competition, other than the reasonable costs of posting or otherwise transmitting an entry form or device. (Opperman & Lake, 2012:51)	“Where entry to the competition is gained by sending an sms, the price of such sms may not cost more than R1.50.” Available from: http://www.stbb.co.za/uploads/stbb_lu2-2013_s2.pdf	To enter a promotional competition to win a prize worth R1000, you have to enter by SMS. The sponsor/supplier could charge you R5.00 per entry.	No
Section 30 of the Consumer Protection Act (Act No. 68 of 2008) <i>Bait marketing</i>	30(3)(a) the supplier offered to supply or procure another person to supply a consumer with the same or equivalent goods or services of the kind advertised within a reasonable time, in a reasonable quantity, and at the advertised price. (Melville & Melville-Nieman, 2011:28) (Opperman & Lake, 2012:40)	“I recently ordered, from a South African online-shopping site, a Sony PS3 advertised on their site at a remarkably discounted rate. ... after I received confirmation that they had received my payment. I received a message from them saying that my order will take about a week longer to arrive as the product is out of stock... are they allowed to cancel my order and refund me” Available from: http://www.justanswer.com/south-africa-law/6eqm8-question-regarding-south-african-consumer-protection-act.html “...I browsed Sheet Street's website and saw that they have a promotion on their 2 Pack Circle Woven Unlined Curtains for R199.99 ...When I went to the Metlife Plaza branch, they did not have stock and was completely unaware of this promotion.” Available from: http://helloworld.com/sheet-street/complaints/no-stock-empty-promises-1045473 (lehanie, 25 March 2013)	A retailer advertises a wide-screen television that is on sale. You start queuing outside the store at 4:00 am, only to be told that the televisions never arrived and that you can choose a similar, but more expensive television. You can insist upon being supplied a comparable substitute television within a reasonable time and at the advertised sale price.	Yes

2.3 The role of government in enforcing laws to protect consumers

With the implementation of the CPA in 2011, consumers now have more rights than ever to ensure that businesses do not take advantage of them; however, these rights would be meaningless if they were not enforced (Melville, 2010:125). Enforcement of the CPA is regulated in chapters 3 and 6 of the Act. This includes consumer rights to be enforced as well as having their complaints resolved (Opperman & Lake, 2012:205). Consumers who feel that their rights have been violated can pursue the matter with the retailer/manufacturer (Melville, 2010:125). The researcher consulted the National Credit Act (Act No. 34 of 2005), the Foodstuffs, Cosmetics and Disinfectant Act (Act No. 54 of 1972) and the Promotion of Equality, and the Prevention of Unfair Discrimination Act (Act No. 4 of 2000) which contain sections that pertain to consumer rights and consumer protection. Newspapers, journal articles and websites were also consulted to assist with developing the items.

The CPA now provides recourse to consumers who can lodge complaints to the industry ombudsman and consumer courts (Opperman & Lake, 2012:205; Melville, 2010:126) as well as the National Consumer Commission. Although this is not a CPA requirement, consumers should in the first instance try to resolve their complaints with the retailer/manufacturer (Opperman & Lake, 2012:205, 221; Melville, 2010:127).

Table 4 presents the six typical scenarios concerning the role of government in enforcing laws to protect consumer rights. Consumers' objective knowledge of the various Acts was measured in terms of:

- the prevention, prohibition and elimination of unfair discrimination, hate speech and harassment,
- the protection against discriminatory marketing,
- product labelling and trade descriptions,
- labelling and advertising of foodstuffs,
- over-indebtedness.

TABLE 4: TYPICAL SCENARIOS CONCERNING THE ROLE OF GOVERNMENT AND INDEPENDENT AGENCIES IN ENFORCING LAWS TO PROTECT CONSUMERS' RIGHTS WHEN CONSUMERS COMPLAIN

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Chapter 2 of the Promotion of Equality and Prevention of Unfair Discrimination Act (Act No. 4 of 2000) <i>Prevention, prohibition and elimination of unfair discrimination, hate speech and harassment</i> Section 8 of the Consumer Protection Act (Act 68 of 2008) <i>Protection against discriminatory marketing</i>	8(2) Subject to section 9, a supplier must not directly or indirectly treat any person differently than any other, in a manner that constitutes unfair discrimination on one or more grounds set out in section 9 of the Constitution, or one or more grounds set out in Chapter 2 of the Promotion of Equality and Prevention of Unfair Discrimination Act. (Melville & Melville-Nieman, 2011:18) (Opperman & Lake, 2012:30)	“ I popped (sic) into the Truworths at Shelly Beach Centre to pay on my account...When i (sic) said that i (sic) will report her for her rude behaviour, her reply was that I can do what ever (sic) I want to, as head office can not (sic) do her anything. As i (sic) was walking away, she said " These BLACKS of today" she was then joint by Jenine Pienaar.” Available from: http://helloworld.com/truworths/complaints/*****-remarks-and-insulting-by-jessie-de-beer-1067706 (VVV010, 19 April 2013) “On Wednesday, 27 March 2013, I had approached the Checkers Windermere Money Market Counter to purchase a lotto ticket. On completing my ticket and wanting to hand it to her. She ignored me and took a " black " gentlemens (sic) lotto ticket to process. I was upset and informed her that I was before him. She just looked at me in a nasty way to imply " go to *****" ...Through this process she took another" black' client and was complaining about me to the lady. She ignored me through the process and handed me my change without apologizing.” Available from: http://helloworld.com/checkers-checkers-hypers/complaints/*****-is-not-acceptable-1049389 (pari, 28 March 2013)	You notice that a sales assistant is treating you differently to the other customers in the store. When you ask for assistance, she makes a racist remark. In terms of the various consumer protection laws and regulations you are protected against different treatment based on race.	Yes
Section 24 of the Consumer Protection Act, (Act No. 68 of 2008) <i>Product</i>	24(4) The Minister may prescribe— (a) categories of goods that are required to have a trade description applied to them, as contemplated in subsection (5). (Department of Health, 2011)	“Failure to disclose the ingredients contained in food products constitutes a breach of the Consumer Protection Act (CPA).” Available from: http://www.southafrica.info/services/consumer/meat-040313.htm#.UwucPIHRufQ “...from a range of supermarkets around South Africa	Food manufacturers need not specify all the ingredients/substances on the label of canned food products, provided that the ingredients/substances are not harmful to the consumer.	No

<p><i>labelling and trade descriptions</i></p> <p>Foodstuffs, Cosmetics and Disinfectants Act, (Act No. 54 of 1972)</p> <p><i>Labelling and advertising of foodstuffs</i></p>		<p>were found to contain ingredients not specified on the labels...” Available from: http://www.whalecottage.com/blog/whale-cottage-portfolio/meat-labeling-scandal-sa-retailers-mince-their-words-gordon-ramsay-may-be-a-maze-d/</p>		
<p>Section 24 of the Consumer Protection Act, (Act No. 68 of 2008)</p> <p><i>Product labelling and trade descriptions</i></p> <p>Section 9 of the Foodstuffs, Cosmetics and Disinfectants Act, (Act No. 54 of 1972)</p> <p><i>Labelling and advertising of foodstuffs</i></p>	<p>Section 9 of the Foodstuffs, Cosmetics and Disinfectant Act, 1972 (Act 54 of 1972). The label of a pre-packaged foodstuff shall contain the name and address of the manufacturer, importer or seller.</p> <p>(Opperman & Moolman, 2006:15)</p> <p>(Department of Health, 2011)</p>	<p>“Every manufactured foodstuff must give, you the name and the physical address of the manufacturer or importer.” Available from: http://www.allergysa.org/C_OL_Food_002.asp</p> <p>“Name and address of the manufacturer or importer or distributor.” Available from: www.i</p>	<p>Grocery products must, by law, show the physical address of the manufacturer on the label.</p>	<p>Yes</p>
<p>Section 86 of the National Credit Act (Act No. 34 of 2005)</p> <p><i>Over-indebtedness</i></p>	<p>86(1) A consumer may apply to a debt counsellor in the prescribed manner and form 40 to have the consumer declared over-indebted.</p> <p>(National Credit Regulator, 2011)</p>		<p>Consumers who cannot pay their debts have the right to a debt counsellor who could help them to restructure/rearrange their debt repayment.</p>	<p>Yes</p>

2.4 Consumer protection organisations/watchdogs

Consumer protection organisations/watchdogs may be consulted when complaining (non-governmental organisations). There are both formal and informal organisations. Informal organisations include websites such as Hello Peter and Get Closure as well as the media (e.g., newspapers), while formal organisations include SANCU and Consumers International.

Table 5 depicts the one item included in the questionnaire that measures consumers' objective knowledge regarding consumer protection organisations/watchdogs. The item that was included was a bogus item. This was included because even if consumers know that there are organisations that can assist them in lodging complaints it would be of no use if they did not know the name of the organisation/watchdog.

TABLE 5: TYPICAL SCENARIOS CONCERNING CONSUMER PROTECTION ORGANISATIONS/WATCHDOGS IN ENFORCING LAWS TO PROTECT CONSUMERS' RIGHTS WHEN CONSUMERS COMPLAIN

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Part D, Sections 77 and 78 of the Consumer Protection Act, (Act No. 68 of 2008) <i>Civil society support for consumer's rights</i>	77. The Commission may co-operate with, facilitate or otherwise support any of the following activities carried out by a consumer protection group: (a) Consumer advice and education activities and consumer-related publications; (b) research, market monitoring, surveillance and reporting; (c) promotion of consumer rights and advocacy of consumer interests; (d) representation of consumers, either specifically or generally, in court; (e) alternative dispute resolution through mediation or conciliation; and (f) participation in national and international associations, conferences or forums concerned with consumer protection matters. Some of the organisations/watchdogs in South Africa: <ul style="list-style-type: none"> • SANCU • Consumer <i>fair</i> • Hello Peter • Beeld Tot U diens (Melville & Melville-Nieman, 2011:107)	"...try to settle your complaint directly with the business or service provider. If that fails, you can take it up with your Provincial Consumer Affairs Offices. There is also a range of statutory, industry and other consumer bodies." Available from: http://www.southafrica.info/services/consumer/consumer.htm#UwwuseOSxY "Even though we do complain, they know we don't have the means to take action so they show no urgency in changing the situation." Available from: http://www.imc.org.za/news/657-sa-consumers-rights-in-spotlight.html (Selina Zuma, 7 February 2011)	A consumer may complain free of charge to Complaints South Africa (a consumer organisation) about faulty products to obtain a refund/repairs/refund.	No Bogus item

2.5 Retailer service delivery

A consumer has a right to choose as well as a right to change his/her mind about a product or service purchased (Melville, 2010:91). Sections 19 to 21 of the CPA deal with the delivery of goods and services, return of goods and services and unsolicited goods and services (Opperman & Lake, 2012:92-94; Melville, 2010:93-95).

Table 6 presents four typical scenarios concerning retailer service delivery that consumers may encounter during shopping trips. Objective knowledge on retailer service delivery included an item on each of the following rights:

- Unsolicited goods or services.
- Consumer's rights with respect to delivery of goods or supply of service.
- Consumer's right to return goods and implied warranty of quality.
- Consumer's right to select suppliers.

TABLE 6: TYPICAL SCENARIOS CONCERNING RETAILER SERVICE DELIVERY THAT CONSUMERS MAY ENCOUNTER DURING SHOPPING TRIPS – BASED ON CONSULTED LITERATURE

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Section 21(2) of the Consumer Protection Act (Act No. 68 of 2008) <i>Unsolicited goods or services</i>	21(2) Despite subsection (1), if— (b) any goods are delivered to a consumer and— (i) those goods are clearly addressed to another person, and have obviously been misdelivered the goods become unsolicited goods only if the recipient informs the apparent supplier or the deliverer that the goods were misdelivered, and the goods are not recovered within the following 20 business days (5) If a person is in possession of any unsolicited goods, the person may— (a) retain the goods. (Melville & Melville-Nieman, 2011:33) (Opperman & Lake, 2012:38)	“...five months later, another parcel arrived from Haltrex, containing two colour and two black cartridges. I immediately phoned the company to say I did not order these nor did I need them and that I would return the parcel. I was firmly told by 'Mark' that this was a 'back order' and that I couldn't return the cartridges.” Available from: http://www.iol.co.za/news/south-africa/the-unsolicited-goods-nightmare-1.462214#.Uwwyl-OSxCY (Gail Lambert, 21 October 2009)	You arrive home to discover that a laptop that you did not order has been delivered to your address. You phone the supplier to inform them of the mistake. If the supplier fails to recover the laptop within 20 business days, you can keep it without paying for it.	Yes
Section 19(6) of the Consumer Protection Act (Act No. 68 of 2008) <i>Consumer's rights with respect to delivery of goods or supply of service</i>	19(6) If the supplier tenders the delivery of goods or the performance of any services at a location, on a date or at a time other than as agreed with the consumer, the consumer may either— (c) cancel the agreement without penalty, treating any delivered goods or performed services as unsolicited goods or services in accordance with section 21. (Melville & Melville-Nieman, 2011:30) (Opperman & Lake, 2012:95)	“On 19 January (sic) 2013 i (sic) purchased a lounge suite from UFO. I paid the full price and the sales person represented that the furniture would be delivered end of February... he (sic) service provider failed to follow up on the progress of the delivery and despite reassurances, my lounge suite was only delivered at the end of March.” Available from: http://helloworld.com/ufu-furniture/complaints/ufu-tardy-in-customer-service-delivery-1057566 (shobhna, 2 April 2013)	If you have ordered products (e.g., household appliance, furniture, etc.), which were delivered on the agreed date, you may refuse to take delivery of the product. (If you have made a payment, you can claim back the payment).	No

<p>Section 20 of the Consumer Protection Act (Act No. 68 of 2008)</p> <p><i>Consumer's right to return goods</i></p> <p>Section 56 of the Consumer Protection Act (Act No. 68 of 2008)</p> <p><i>Implied warranty of quality</i></p>	<p>56(2) Within six months after the delivery of any goods to a consumer, the consumer may return the goods to the supplier, without penalty and at the supplier's risk and expense, if the goods fail to satisfy the requirements and standards contemplated in section 55, and the supplier must, at the direction of the consumer (b) refund to the consumer the price paid by the consumer, for the goods.</p> <p>(Melville & Melville-Nieman, 2011:37)</p>	<p>"I BOUGHT AN ITEM OF CLOTHING ON THE 7TH OF FEBRUARY, I DID NOT TRY THE GARMENT ON AS I DID NOT HAVE TIME. IT WAS SMALL AND I THEN RETURNED IT TO THE STORE THE FOLLOWING DAY." Available from: http://helloworld.com/edgars/complaints/refund-of-returned-purchase-taking-2-months-1045759 (Gugulethu88, 25 March 2013)</p> <p>"I purchase (sic) a blouse at vertigo rondobosch (sic) on the 26 march 2013, the next day 27 march 2013 i (sic) wanted to return item as it was to (sic) short in front , i (sic) went into claremont (sic) branch who advised me i (sic) cannot exchange (sic) it as they did not have the same item in store an (sic) i (sic) had to exchange it for something else." Available from: http://helloworld.com/vertigo/complaints/refund-1048548 (shayben, 27 March 2013)</p>	<p>After purchasing a fridge, you realise that it does not fit into the space available in your kitchen. The fridge is not faulty or defective in any way. Without unwrapping the packaging, you return the fridge to the store with the proof of purchase. You may insist on a full refund.</p>	<p>No</p>
<p>Section 13(1) of the Consumer Protection Act (Act No. 68 of 2008)</p> <p><i>Consumer's right to select suppliers</i></p>	<p>13(1) A supplier must not require, as a condition of offering to supply or supplying any goods or services, or as a condition of entering into an agreement or transaction, that the consumer must— (a) purchase any other particular goods or services from that supplier unless the supplier— (iii) offers bundled goods or services separately and at individual prices.</p> <p>(Melville & Melville-Nieman, 2011:22)</p>	<p>"This is sold as a bundle - not separate." Available from: http://capetown.olx.co.za/children-s-dvd-s-for-sale-iid-550296399</p> <p>"Ability to create special product bundles or multi-part products that sell as a unit, whereas their parts may or not be sold as separate items." Available from: http://ideas.ecwid.com/forums/22031-customer-suggestions-ideas-for-ecwid/suggestions/1299409-bundle-products-or-multi-part-products</p>	<p>You want to buy a particular brand of a product (e.g., long-life milk) but notice that it is only available in a bulk pack. The product is not available separately and you do not want to purchase the bulk pack. You may insist that the retailer make the product available to you to purchase separately.</p>	<p>Yes</p>

2.6 Service pre-authorisation

Section 15(2) of the CPA deals with the pre-authorisation of repair or maintenance services. A supplier of a service may not charge a consumer for any work done unless the supplier has given the consumer an estimate of the cost of the work, or if the consumer has not confirmed or declined the work in writing or in any other recorded manner, or pre-authorized the work up to a specified amount.

Table 7 shows a typical scenario concerning service pre-authorisation that consumers may encounter during shopping trips. The item for service pre-authorisation concerned the following right:

- Pre-authorisation of repair or maintenance services.

TABLE 7: A TYPICAL SCENARIO CONCERNING SERVICE PRE-AUTHORISATION THAT CONSUMERS MAY ENCOUNTER DURING SHOPPING TRIPS – BASED ON CONSULTED LITERATURE

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Section 15(2) of the Consumer Protection Act (Act No. 68 of 2008) <i>Pre- authorisation of repair or maintenance services</i>	(2) A service provider to whom this section applies, must not charge a consumer for the supply of any goods or services contemplated in subsection (1), unless— (a) the supplier or service provider has given the consumer an estimate that satisfies the prescribed requirements, and the consumer has subsequently authorised the work. (Melville & Melville-Nieman, 2011:58)	“I took my car in to the mechanic to get a problem diagnosed...I was completely taken aback - that he had done the work without my consent and without having given me the estimate, and that the work in question came out to cost about twice what I expected it to. In all honesty, if he had given me that figure, I would have declined and taken the car elsewhere or saved up for when I could really afford it.” Available from: http://boards.straightdope.com/sdmb/archive/index.php/t-364803.html (TLDRIDKJKLLOLFTW, 28 march 2006)	You take your car in for repairs and the service provider changes your brake pads without asking your permission, and expects you to pay the additional cost. You could have gotten the brakes done cheaper elsewhere. You would be entitled to refuse to pay for the brake pads and labour charged for fitting them.	Yes

2.7 Warrantees/guarantees (returns)

In section 56 of the CPA, an unspoken condition exists in every transaction or agreement that a retailer/manufacturer must guarantee the standards of their goods/services (Opperman & Lake, 2012:127; Melville, 2010:102). In terms of section 55, a consumer can return any goods to the retailer/manufacturer where they purchased the goods if they are not satisfied with the purchase. They must return the goods within six months from the date of purchase; the supplier carries the risk in this regard, and the consumer cannot be asked to pay a penalty fee (Opperman & Lake, 2012:127).

Based on consulted literature, Table 8 presents two typical scenarios concerning returns/warrantees that consumers may encounter during shopping trips. Knowledge of warrantees/guarantees was measured by using the following subsection of the CPA:

- Implied warranty of quality.

TABLE 8: TYPICAL SCENARIOS CONCERNING WARRANTEE/GUARANTEE THAT CONSUMERS MAY ENCOUNTER DURING SHOPPING TRIPS – BASED ON CONSULTED LITERATURE

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Section 57(1) of the Consumer Protection Act (Act No. 68 of 2008) <i>Implied warranty of quality</i>	57(1) A service provider warrants every new or reconditioned part installed during any repair or maintenance work, and the labour required to install it, for a period of three months after the date of installation or such longer period as the supplier may specify in writing. (Melville & Melville-Nieman, 2011:45) (Opperman & Lake, 2012:129)	“If there is a problem with the repaired good (sic) within the next 3 months, the supplier must replace it or refund the consumer.” Available from: http://www.getclosure.co.za/blog/2010/01/21/consumer-protection-act-series-10-right-to-return-goods/	Your out-of-warranty fridge packs up, so you take it to a repair service. All repaired goods and labour on repairs are automatically guaranteed for three months.	Yes
Section 56(2) of the Consumer Protection Act (Act No. 68 of 2008) <i>Implied warranty of quality</i>	56(2) Within six months after the delivery of any goods to a consumer, the consumer may return the goods to the supplier, without penalty and at the supplier’s risk and expense, if the goods fail to satisfy the requirements and standards contemplated in section 55, and the supplier must, at the direction of the consumer, (b) refund to the consumer the price paid by the consumer, for the goods. (Melville & Melville-Nieman, 2011:44) (Opperman & Lake, 2012:127)	“I purchased a 3pce lounge suite in the first week of January 2013, by the end of January I had reported that my one couch had started to sag as it had felt that the spring had broken... It feels like I have wasted my money with the purchase I have made and as I have mentioned I dnt (sic) want my repair done on those couches I want a new set. I feel that I have been robbed as a consumer and there are channels to follow in order for me to get this resolved asap.” Available from: http://helloworld.com/beares/complaints/damaged-couches-within-1st-month-ref-170353-1046016 (LungiThiTha, 25 March 2013) “Today, I tried to replace a lawnmower that continually tripped the power (it had been used on two separate occasions and is 2 weeks old today) and it was found to be an earth leakage problem. After exhausting every possible problem on our side (with my husband’s help - who has 15 years experience (sic) in electronics), I went to replace the faulty lawnmower.” Available from: http://helloworld.com/pick-n-pay/complaints/trying-to-replace-or-repair-a-broken-lawnmower-1046245 (skameeto, 25 March 2013)	You purchased a television at a retailer. After using the television for seven months, a black vertical line appears on the screen and affects viewing quality. You may return the television to the retailer for a full refund if you are still in possession of the receipt.	No

2.8 Right to information

One of the basic consumer rights is the right to information. If consumers receive the correct information prior to making a decision, they will be able to make better and informed decisions that can avoid future complaints and disappointments (Opperman & Lake, 2012: 107; Melville, 2010:42).

Based on consulted literature, Table 9 illustrates two typical scenarios concerning the consumer's right to information when making purchasing decisions during shopping trips. The sections consulted to measure consumers' objective knowledge of their right to information were:

- Disclosure of price of goods or services.
- Consumer's right to choose or examine goods.

TABLE 9: TYPICAL SCENARIOS CONCERNING THE CONSUMERS' RIGHT TO INFORMATION WHEN MAKING PURCHASING DECISIONS DURING SHOPPING TRIPS – BASED ON CONSULTED LITERATURE

JUSTIFICATION			ITEMS	CORRECT ANSWER
Act section number and name	Description of the Act section	Problems experienced by consumers/statements and information from media and websites concerning consumerism	Questionnaire Item (Scenario)	Answer
Section 23(6) of the Consumer Protection Act (Act No. 68 of 2008) <i>Disclosure of price of goods or services</i>	23(6) Subject to subsections (7) to (10), a supplier must not require a consumer to pay a price for any goods or services— (b) if more than one price is concurrently displayed, higher than the lower or lowest of the prices so displayed. (Melville & Melville-Nieman, 2011:23) (Opperman & Lake, 2012:110)	<p>“on (sic) 24/03/2013 i (sic) went to pep (sic) home in promenade mitchells plain (sic), i (sic) saw this laundry baskets for r99 (sic), there were small other baskets inside of this basket thats (sic) priced at r99 (sic), those small baskets do not have any prices on it, so as a customer i (sic) thought thats (sic) that those were a set. i (sic) then went to go pay for the baskets and was told its seperate (sic) prices, as the customer protection act state, if theres (sic) a wrong pricing on the goods then that goods should be sold to that customer for that price, which did not happen at PEP. The manger (sic) told me that the prices fell off the baskets inside, then its (sic) her staffs duty to put it back on, which is not my problem, i (sic) saw r99 (sic) for those baskets and as a customer under the CPA im intitled (sic) to that price, this is very poor service from pep (sic).” Available from: http://helloworld.com/pep/complaints/manager-not-following-cpa-rules-1046983 (colejohnson87, 26 March 2013)</p> <p>I saw three 12v auto compressors in the marked down area. I saw the big pink price in front of it for R99. I thought that was a reasonable price not knowing the price they normally go for. I then took 2 of them. One (sic) for me and one for my father. When i (sic) got to the till it showed R1398 for both. I was shocked and they treated me with a bad attitude and by saying the price probably just fell down from another shelf. The place is so disorganised they had to find the right price on another shelf.” Available from: http://helloworld.com/makro/complaints/bad-attitude-about-wrong-price-given-1046504 (ankevsvw, 26 March 2013)</p>	You are shopping for a product. Two different prices are displayed for the same product. The retailer could insist that you pay the higher of the two prices that are displayed.	No

<p>Section 18(1) of the Consumer Protection Act (Act No. 68 of 2008)</p> <p><i>Consumer's right to choose or examine goods</i></p>	<p>18. (1) Despite any statement or notice to the contrary, a consumer is not responsible for any loss or damage to any goods displayed by a supplier, unless the loss or damage results from action by the consumer amounting to gross negligence or recklessness, malicious behaviour or criminal conduct.</p> <p>(Melville & Melville-Nieman, 2011:21)</p>	<p>“Matthew asks, if a business posts one of those signs saying ‘you break it, you buy it,’ then are you legally obligated to buy something because you broke it.” Available from: http://www.quickanddirtytips.com/business-career/legal/%E2%80%9Cyou-break-it-you-buy-it%E2%80%9D-and-law</p> <p>“If you break a product on display, can the owner really make you pay for the damage?” Available from: http://www.slate.com/blogs/browbeat/2012/07/28/if_you_break_it_do_you_really_have_to_buy_it_.html</p>	<p>A retailer could demand that you pay for a product that you have accidentally broken while shopping, if they have a notice that stipulates: “If you break it, you pay.”</p>	<p>No</p>
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**ADDENDUM B: QUESTIONNAIRE**

Faculty of Natural and Agricultural Sciences

Department of Consumer Science

22 March 2013

Dear respondent

This research forms part of my studies for my master's degree in Consumer Science. To take part in this study, you must reside in the Tshwane region and must have experienced dissatisfaction with the performance of one of your consumer electronic products within the last year. Please note that this includes problems or unhappiness with the product itself, NOT with poor shop service, installation, delivery or advertising.

For the purpose of this study, consumer electronics refers to any product/device containing an electronic circuit board that is intended for everyday use by household members. This product category would include: major household appliances ("smart appliances"), smart phones, digital cameras, laptops, computers, home theatre systems, etc.

The questionnaire also aims to get some insight into your attitudes towards consumer rights in South Africa.

It will take approximately 15 minutes of your time to complete this questionnaire. Please answer the questions carefully and give your honest opinion throughout. There are no right or wrong answers; I am only interested in your opinion and experience. Your anonymity will be respected and your information will therefore be treated as strictly confidential.

To show some appreciation for your participation, a lucky draw will be done upon completion of the data collection near the end of May. Respondents may provide their cellphone numbers voluntarily on the tear-off slip which will be entered into the lucky draw. The two winners of the R500 gift vouchers will be notified telephonically.

Thank you for taking time out of your busy day to participate in this study. If you have any questions about the questionnaire or the study, please feel free to contact me at the e-mail address below.

Ms. Chanelle van Oordt*chanelle.vanoordt@up.ac.za*

Study leader: Dr Suné Donoghue (Department of Consumer Science, UP)

ATTENTION PLEASE

When you have completed the questionnaire, please seal it in the envelope provided before returning it to the field worker. Alternatively, fold it in three and staple or secure with Sellotape.

You may tear off this part

INFORMATION FOR THE LUCKY DRAW	Cell Number:
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QUESTIONNAIRE

Respondent number:

For office use only:

V0

ANSWER THE QUESTIONS BY CROSSING (X) THE RELEVANT BOX OR WRITING YOUR ANSWER IN THE GIVEN SPACE

Section A Demographics

1. What is your gender?

Male	Female
1	2

V1

2. How old are you?

<input type="text"/>	<input type="text"/>
----------------------	----------------------

V2

3. What is your highest level of education?

Lower than grade 12	1
Grade 12	2
Grade 12 + degree/diploma	3
Postgraduate qualification	4

V3

4. What is your approximate total monthly household income?

Less than R5 000	1
R5 000–R9 999	2
R10 000–R14 999	3
R15 000–R24 999	4
R25 000 or more	5

V4

5. In which suburb of Tshwane do you reside?

<input type="text"/>

V5

6. According to the Population Act of South Africa, to which population group do you belong?

Black	1
White	2
Indian	3
Coloured	4
Other (specify):	5

V6

Section B Knowledge of consumer rights and protection

1. Indicate the degree to which you **agree/disagree** with **each of the following statements**:

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Indicate the degree to which you **agree/disagree** with **each of the following statements**:

Compared to other consumers:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I am well informed of my consumer rights.	1	2	3	4	5
I know the various laws and regulations protecting my consumer rights.	1	2	3	4	5
I know what to write in a letter of complaint to resolve problems with consumer products and services that I am not satisfied with.	1	2	3	4	5
I know the return or exchange policies of the stores where I purchase products.	1	2	3	4	5
I know where to complain about consumer products and services that I am not satisfied with to have my complaints addressed.	1	2	3	4	5

V7	
V8	
V9	
V10	
V11	

Please answer **yes/no/unsure** to the following statements by crossing the appropriate boxes:

	Yes	No	Unsure
You notice that a sales assistant is treating you differently to the other customers in the store. When you ask for assistance, she makes a racist remark. In terms of the various consumer protection laws and regulations you are protected against different treatment based on race.	1	2	3
You buy a second-hand car from a car dealer and discover that it has a defective gearbox. When you return it to the dealer, you are informed that there is a clause in your agreement that stipulates that the sale was <i>voetstoots</i> (i.e. you bought the car as it is, with any defects it might have had at the time). The dealer may therefore refuse to repair the car.	1	2	3
You take your car in for repairs and the service provider changes your brake pads without asking your permission, and expects you to pay the additional cost. You could have gotten the brakes done cheaper elsewhere. You would be entitled to refuse to pay for the brake pads and labour charged for fitting them.	1	2	3
You arrive home to discover that a laptop that you did not order has been delivered to your address. You phone the supplier to inform them of the mistake. If the supplier fails to recover the laptop within 20 business days, you can keep it without paying for it.	1	2	3
You agree to a 24-month fixed-term cell-phone contract with a cell-phone service provider. After 18 months, you notify the service provider in writing that you want to cancel the contract. The service provider could refuse your cancellation.	1	2	3
You purchased a television at a retailer. After using the television for seven months, a black vertical line appears on the screen and affects viewing quality. You may return the television to the retailer for a full refund if you are still in possession of the receipt.	1	2	3
You have bought a three-year membership at the gym and paid in advance. You cancel the agreement although there are still six months remaining. You are entitled to the repayment of the balance of the prepaid membership fee, less a permitted penalty fee.	1	2	3
A retailer advertises a wide-screen television that is on sale. You start queuing outside the store at 4:00 am, only to be told that the televisions never arrived and that you can choose a similar, but more expensive television. You can insist upon being supplied a comparable substitute television within a reasonable time and at the advertised sale price.	1	2	3

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Question 2 continued... Please answer yes/no/unsure to the following statements by crossing the appropriate boxes:	Yes	No	Unsure
Your out-of-warranty fridge packs up, so you take it to a repair service. All repaired goods and labour on repairs are automatically guaranteed for three months.	1	2	3
A cell-phone service provider phones you with a special offer on a cell-phone contract. After signing the agreement for the cell-phone contract, you decide that you want to cancel the contract. You may cancel the contract in writing within 10 days' time from signing and claim a full refund.	1	2	3
To enter a promotional competition to win a prize worth R1000, you have to enter by SMS. The sponsor/supplier could charge you R5.00 per entry.	1	2	3
A retailer could demand that you pay for a product that you have accidentally broken while shopping, if they have a notice that stipulates: "If you break it, you pay."	1	2	3
You want to buy a particular brand of a product (e.g. long-life milk) but notice that it is only available in a bulk pack. The product is not available separately and you do not want to purchase the bulk pack. You may insist that the retailer make the product available to you to purchase separately.	1	2	3
You are shopping for a product. Two different prices are displayed for the same product. The retailer could insist that you pay the higher of the two prices that are displayed.	1	2	3
Food manufacturers need not specify all the ingredients/substances on the label of canned food products, provided that the ingredients/substances are not harmful to the consumer.	1	2	3
A consumer may complain free of charge to Complaints South Africa (a consumer organisation) about faulty products to obtain a refund/repairs/refund.	1	2	3
Grocery products must, by law, show the physical address of the manufacturer on the label.	1	2	3
If you have ordered products (e.g. household appliance, furniture, etc.), which were delivered on the agreed date, you may refuse to take delivery of the product. (If you have made a payment, you can claim back the payment.)	1	2	3
After purchasing a fridge, you realise that it does not fit into the space available in your kitchen. The fridge is not faulty or defective in any way. Without unwrapping the packaging, you return the fridge to the store with the proof of purchase. You may insist on a full refund.	1	2	3
Consumers, who cannot pay their debts, have the right to a debt counsellor, who could help them to restructure/rearrange their debt repayment.	1	2	3

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Section C Attitudes towards consumer rights and protection

1. Please indicate the degree to which you agree/disagree with each of the following statements concerning your attitudes towards consumer rights and protection.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Most retailers/manufacturers operate on the philosophy that "the consumer is always right".	1	2	3	4	5
In general, manufacturers make an effort to design products to fit the needs of the consumer.	1	2	3	4	5
Retailers/manufacturers' advertisements are reliable sources of information about the quality and performance of products.	1	2	3	4	5
Generally speaking, the products required by the average family are easily available at convenient places.	1	2	3	4	5

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Question 1 continued.... Please indicate the degree to which you agree/disagree with each of the following statements concerning your attitudes towards consumer rights and protection.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The problems that consumers experience are less serious now than in the past.	1	2	3	4	5
Retailers/manufacturers seem to take consumers' complaints now more seriously than they did in the past.	1	2	3	4	5
The government should test competing brands of products and make the results of these tests available to consumers.	1	2	3	4	5
Despite what is frequently said, "Let the buyer beware" is still the guiding philosophy of most retailers/manufacturers.	1	2	3	4	5
Over the past several years, the quality of most products has not improved.	1	2	3	4	5
Generally, advertised products are more reliable than unadvertised ones.	1	2	3	4	5
In general, the quality of repair and maintenance service provided by retailers/manufacturers is getting better.	1	2	3	4	5
The information needed to become a well-informed consumer is readily available to most people.	1	2	3	4	5
When consumers have problems with products they have purchased, it is usually easy to get the matter rectified.	1	2	3	4	5
The government should set minimum standards of quality for all products sold to consumers.	1	2	3	4	5
Competition ensures that consumers pay fair prices.	1	2	3	4	5
From the consumer's point of view, style changes are not as important as improvements in product quality.	1	2	3	4	5
Retailers/manufacturers' advertisements usually present a true picture of the products advertised.	1	2	3	4	5
The competitions that retailers/manufacturers sponsor to encourage people to buy their products are usually dishonest.	1	2	3	4	5
The average consumer is willing to pay higher prices for products that are more environment-friendly.	1	2	3	4	5
Most retailers/companies make a sincere effort to handle/settle complaints fairly.	1	2	3	4	5
The government should exercise more responsibility for regulating the advertising, sales and marketing activities of manufacturers.	1	2	3	4	5
Retailers/manufacturers seldom neglect their responsibilities to the consumer.	1	2	3	4	5
Manufacturers do not deliberately design products which will wear out as quickly as possible.	1	2	3	4	5
The problems that a consumer experiences are relatively unimportant when compared with the other issues faced by the average family.	1	2	3	4	5
From the consumer's viewpoint, the procedures followed by most retailers/manufacturers in handling complaints and settling grievances of consumers are not satisfactory.	1	2	3	4	5
Governmental consumer protection organisations are not needed to protect and promote the interests of consumers.	1	2	3	4	5
Generally, product guarantees are backed by the manufacturers who make them.	1	2	3	4	5
Most retailers/manufacturers are more interested in making profits than serving consumers.	1	2	3	4	5
Retailers/manufacturers often withhold important product improvements from the market in order to protect their own interests.	1	2	3	4	5

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Question 1 continued... Please indicate the degree to which you agree/disagree with each of the following statements concerning your attitudes towards consumer rights and protection.	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Many of the mistakes that consumers make in buying products are the result of their own carelessness or ignorance.	1	2	3	4	5
The protection of consumer rights has not been an important factor in changing business practices and procedures.	1	2	3	4	5
The wide variety of competing products makes buying decisions more difficult.	1	2	3	4	5
Consumers often try to take advantage of retailers/manufacturers by making claims that are not justified	1	2	3	4	5
Most product advertising is believable.	1	2	3	4	5
The exploitation of consumers by business firms deserves more attention than it is receiving.	1	2	3	4	5
Concern for the environment does not influence the product choices made by most consumers.	1	2	3	4	5
For most products, the differences between competing brands are insignificant and unimportant to consumers.	1	2	3	4	5
For most types of products, consumers do not find it worth the trouble to shop around to find the best buy.	1	2	3	4	5

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Section D Consumer Electronics

1. Consumer electronics refers to any device containing an electronic circuit board that is intended for everyday use by the consumer.

Which **ONE** of the following **consumer electronic products** that you own has caused you the **most dissatisfaction concerning product performance within the last year**? Please cross only one product.

Television	1	Fridge/Freezer combination	12
DVD/Blu-Ray player	2	Oven/stove	13
Radio/Hi-fi system	3	Dishwasher	14
MP3 Player (iPod etc.)	4	Washing machine	15
iPod docking system	5	Tumble dryer	16
Digital camera	6	Temperature control (Air-conditioner/heater)	17
Video camera	7	Smartphone (e.g. iPhone, Blackberry, etc.)	18
Personal computer (PC)	8	Tablet (Ipad, Samsung Galaxy tablet, etc.)	19
Laptop	9	Sewing machine/overlocker	20
Fridge	10	Microwave oven	21
Freezer	11	Other (specify):	22

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2. How severe (serious) was the product's faulty or poor performance (mentioned in Question 1, Section D)?

Not severe at all	Somewhat severe	Very severe	Extremely severe
1	2	3	4

V71	
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Section E Actions taken in response to your dissatisfaction

This section involves your actions taken in response to your dissatisfaction with the product that you crossed in Section D, Question 1.

1. Did you take any action? (Action refers to talking to friends and family, using another brand name, stopping your support of the retailer, contacting the retailer/manufacturer/a repair service/a consumer protection organisation, writing a complaint letter and/or contacting a legal representative).

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Yes	No
1	2

V72

If **NO**, cross the applicable reason(s) for not taking any action. Cross (x) as many blocks as apply and provide other reasons if relevant.

I did not think it was worth the time and effort/hassle to take action.	1
I did not think I could get anyone to do anything about it.	2
I wanted to do something about it but never got around to it.	3
I did not know the correct complaint procedure to follow.	4
I did not know where to complain (e.g. retailer, manufacturer, consumer protection organisation, etc.).	5
The product's guarantee had expired.	6
I found it embarrassing/uncomfortable to complain.	7
Other reasons (specify):	8

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2. **If YES, please answer Question 2 by crossing the applicable answer/s. Please answer all of the questions.**

	Yes	No
Did you tell friends, family and/or acquaintances about the problems that you experienced with the product's performance?	1	2
Did you decide to use a brand name other than the one you were dissatisfied with?	1	2
Did you stop supporting the retailer where the appliance was purchased?	1	2
Did you contact the retailer/manufacture to obtain redress (e.g. repairs/a replacement/a refund)?	1	2
Did you contact the retailer/manufacture to complain for reasons other than to seek redress (e.g. repairs/a replacement/a refund)?	1	2
Did you contact a repair service other than that supplied by the retailer or manufacturer?	1	2
Did you contact a consumer protection organisation?	1	2
Did you write a letter to the press (newspaper, magazine etc.) or to a consumer complaint website?	1	2
Did you contact a legal representative?	1	2

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Thank you for taking time to participate in this study!!

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ADDENDUM C:

GEOGRAPHICAL AREA

Consumers were recruited in various suburbs in Tshwane. Respondents (n = 351) who were recruited in 71 suburbs (see Table 2), thus actually resided in the Tshwane metropolitan area. The suburbs were based on the 2008 City of Tshwane Survey (See Table 1). This survey listed all the suburbs in Tshwane and then assigned the suburbs to a specific region of Tshwane. The respondents indicated their suburb of residence in an open-ended question in the questionnaire. The researcher assigned a number to the specific suburb. The suburbs were then assigned to a specific region of Tshwane.

TABLE 1: TSHWANE REGIONS

2008 City of Tshwane Survey	
North Western region (NW)	NW
North Eastern region (NE)	NE
Central Western region (CW)	CW
Southern region (S)	S
Eastern region (E)	E

In Table 2, the suburbs that the respondents indicated on the questionnaires are presented as well as their corresponding regions.

An effort was made to involve consumers from different geographic areas to ensure that the findings reflected upon consumers in different suburbs.

TABLE 2: DISTRIBUTION SAMPLE BY AREA OF RESIDENCY PER OF RESPONSES PER GEOGRAPHIC REGION OF TSHWANE

Area of residency per geographic area of Tshwane	2008 CoT Survey	Frequency	%
Arcadia	CW	4	1.15%
Atteridgeville	CW	17	4.89%
Brooklyn	CW	9	2.59%
Capitol Park	CW	5	1.44%
Centurion	S	38	10.92%
Constantia Park	E	1	0.29%

Area of residency per geographic area of Tshwane	2008 CoT Survey	Frequency	%
Die Wilgers	E	1	0.29%
Doringkloof	S	1	0.29%
East Lynne	E	12	3.45%
Eersterus	E	4	1.15%
Elardus park	E	4	1.15%
Eldoraigne	S	4	1.15%
Eloffsdal	E	1	0.29%
Equestria	E	4	1.15%
Fearie glen	E	4	1.15%
Garankuwa	NW	6	1.72%
Garsfontein	E	4	1.15%
Gezina	E	2	0.57%
Groenkloof	CW	4	1.15%
Hammanskraal	NE	2	0.57%
Hatfield	CW	16	4.60%
Hazeldean	E	1	0.29%
Irene	S	3	0.86%
Kameeldrift	NE	3	0.86%
Kilnerpark	E	1	0.29%
La Montagne	E	2	0.57%
Lynnwood	CW	4	1.15%
Lyttleton	S	2	0.57%
Mabopane	NW	6	1.72%
Magalieskruin	NE	1	0.29%
Mamelodi	E	22	6.32%
Mayville	E	4	1.15%
Menlo park	E	2	0.57%

Area of residency per geographic area of Tshwane	2008 CoT Survey	Frequency	%
Montana	NE	5	1.44%
Montana Park	NE	3	0.86%
Monument park	S	7	2.01%
Mooikloof	E	1	0.29%
Moot	CW	3	0.86%
Moreletapark	E	12	3.45%
Muckleneuk	CW	2	0.57%
Murrayfield	E	1	0.29%
Nelmapius	E	1	0.29%
Newlands	E	1	0.29%
Olympus	E	3	0.86%
Pretoria North	NW	4	1.15%
Pretoria East	E	5	1.44%
Pretoria Central	CW	2	0.57%
Pretoria West	CW	5	1.44%
Pretoriuspark	E	1	0.29%
Prinshof	CW	1	0.29%
Queenswood	E	3	0.86%
Rietfontein	E	7	2.01%
Rietondale	E	2	0.57%
Riviera	CW	1	0.29%
Rooihuiskraal	S	4	1.15%
Shoshanguve	NW	26	7.47%
Silverton	E	4	1.15%
Sinoville	NE	6	1.72%
Sunnyside	CW	6	1.72%
Swacina park	CW	1	0.29%

Area of residency per geographic area of Tshwane	2008 CoT Survey	Frequency	%
Temba	S	1	0.29%
Tuine	CW	1	0.29%
Villieria	E	11	3.16%
Waterkloof	E	4	1.15%
Waterkloof Glen	E	2	0.57%
Waverley	E	8	2.30%
Wierda Park	S	1	0.29%
Willows	E	2	0.57%
Wonderboom	NE	4	1.15%
Woodhill	E	2	0.57%
Zandfontein	CW	1	0.29%
Total		348	100%

Missing Frequency = 3