

**Consumers' subjective and objective consumerism knowledge and subsequent complaint
behaviour concerning consumer electronics: A South African perspective**

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Abstract

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. With the 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. However, many consumers are still not aware of their consumer rights, and do not have the necessary knowledge to pursue redress when they are dissatisfied. The objective of this research was therefore to explore and describe the relationship between consumers' knowledge of consumerism (consumer protection) and their consumer complaint behaviour (CCB) concerning their dissatisfaction with a technologically advanced product, in this case, a consumer electronic product. This study attempts to differentiate between subjective consumerism knowledge and objective consumerism knowledge and by extension the measures employed. In addition, we explored and described the relationship between demographic variables and levels of subjective and objective consumerism knowledge as well as the combined effect of the two types of knowledge on consumer complaint behaviour. The findings revealed that the respondents had a reasonable level of subjective consumerism knowledge relative to a low level of objective consumerism knowledge. No significant relationship was found between subjective consumerism knowledge and demographic variables. However, the factors of race, gender and level of income were related to objective knowledge. A higher level of subjective knowledge could be associated with public action. Respondents with reasonable levels of objective knowledge were also better equipped to take private and public action. CHAID (Chi-Square Automatic Interaction Detection) analysis highlighted that a combination of subjective and objective knowledge was the best predictor of taking public action only and of taking both private and public complaint action. The study has implications for policy makers, consumer protection organisations, retailers and the individual consumer. Our approach to measuring knowledge of consumerism could possibly be applied in other emerging contexts where consumers generally lack awareness of consumer protection.

Keywords: objective knowledge, subjective knowledge, consumer protection, consumerism, consumer complaint behaviour, consumer electronics

Introduction

In recent years the voice of the consumer has received some attention in emerging countries, as these economies are becoming more competitive and consumers are becoming more informed of their consumer rights. Consumerism, also referred to as “consumer protection”, “the consumer movement” or “consumer activism”, describes the activities of various role players to protect basic consumer rights (Babin and Harris, 2011). Although there is immense international support for consumer protection, the notion persists that consumer protection can only exist in first world 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 and De Klerk, 2009).

The consumer movement formally emerged in the United States of America when President J.F. Kennedy decided to promote consumerism as part of his electoral campaign. His “Consumer Bill of Rights” promulgated four basic consumer rights including the right to safety, the right to be informed, the right to choose and the right to be heard (Nwaizugbo and Ogbunankwor, 2013). This formed the basis of the “United Nations Guidelines for Consumer Protection” (UNGCP) that were adopted in 1985. The UN added four more rights to those of President Kennedy, including the right to redress, the right to consumer education, the right to a healthy environment, and the right to have basic needs met. These rights are internationally recognised and form the basis of consumer legislation in many countries around the world (Consumers International (CI), 2013).

The above-mentioned advancement of consumerism highlights the importance of the role of governments in protecting consumer rights by enforcing laws and regulations. Every aspect of marketing is affected and governed by the laws and restrictions of the government (Brijball Parumasur and Roberts-Lombard, 2012). First world countries are more advanced in terms of their

market economies and tend to be more free from government interference, while consumerism in less developed countries is more a matter of government policy via legislation and efficient enforcement than a matter of engaged public support (Darley and Johnson, 1993). However, consumer protection legislation is not a guarantee that consumer protection indeed takes place (CI, 2013). Consumers worldwide indicate that legislation is often badly implemented (CI, 2013). Consumers in developed and developing countries often experience similar problems concerning consumer affairs, including among others, access to adequate information to empower consumers to make informed choices, availability of effective consumer redress mechanisms, misleading marketing practices and protection of consumers against products potentially hazardous to their health and safety (Lysonski *et al.*, 2012).

Organised consumerism is not a new concept in South Africa. Since the 1950s, various voluntary consumer protection organisations were established to liaise between the consumer and the government although consumer protection was not codified in South Africa (Rousseau, 2003). Apart from certain common law rights for consumers generally, legislation provided limited protection to the consumer (Reddy and Rampersad, 2012). In South Africa, consumerism has lately acquired an entirely new character due to the changes promulgated by the Consumer Protection Act (68/2008) (hereafter referred to as the CPA), which came into effect on 1 April 2011. The CPA replaced in part or as a whole pre-existing legislation and created some new law and codifies other areas of law. The CPA encompasses an extensive framework on protecting consumers' rights when transacting with suppliers of goods and services, specifically the right to equality in the consumer market, the right to privacy, the right to choose, the right to the disclosure and information, the right to fair and responsible marketing, the right to fair and honest dealing, the right to fair, just and reasonable terms and conditions, the right to fair value, good quality and safety, and the right to hold the supplier accountable (Reddy and Rampersad, 2012; SAICA, 2013).

The CPA intends to assist those who are disadvantaged in terms of income, where they live, their age or level of literacy, to promote fair business practices, to protect consumers from improper trade practices and dishonest conduct, to promote fair informed consumer choice and to promote consensual dispute resolution (Reddy and Rampersad, 2012; SAICA, 2013). One of the central aims of the CPA is to ensure that aggrieved consumers have access to redress. Outside the CPA, consumers

may complain directly to suppliers, voice their concerns on complaint websites or contact nongovernmental consumer protection organisations such as the National Consumer Forum (NCF) and the South African National Consumer Union (SANCU). Under the CPA, consumers may also complain to alternative dispute resolution agents, government bodies such as the National Consumer Commission, Consumer Courts, Magistrate's Courts or the National Consumer Tribunal, an independent body, whose aim is to achieve fairness and justice for everyone (Melville, 2011). The CPA also makes provision for accredited consumer protection groups to initiate actions to protect the interests of groups of consumers (SAICA, 2013). The existence of the CPA and various consumer protection organisations therefore confirm the need for government involvement in consumer protection.

With the CPA and the recent promotion of consumerism by consumer protection organisations, consumer advocates, the government and business, South African consumers can now claim to be among the best protected consumers in the world (Donoghue and De Klerk, 2013). However, the reality is that although the middle class is growing, the majority of the population is poor and lacks proper education, contributing to high levels of illiteracy. South African consumers also vary in their levels of consumer sophistication, implying that consumers differ in their ability to make informed consumer decisions. Less sophisticated consumers are generally not aware of their consumer rights and do not have the necessary knowledge to pursue redress when they are dissatisfied, while more sophisticated consumers may have higher consumer expectations and may be more inclined to express their dissatisfaction with products and services. (Donoghue and De Klerk, 2009; Erasmus, 2013). The purpose of this research was therefore to explore and describe the relationship between consumers' knowledge of consumerism (consumer protection) and their consumer complaint behaviour (CCB) concerning their dissatisfaction with the functional performance failure of technologically advanced products, in this case, consumer electronic products that have wide appeal among the poor and rich segments of the South African population.

This study attempts to differentiate between subjective consumerism knowledge and objective consumerism knowledge and, by extension, the measures employed. In addition, we explored and described the relationship between demographic variables and levels of subjective and objective

consumerism knowledge, as well as the combined effect of the two types of knowledge on behaviour, specifically consumer complaint behaviour. The findings of the study could help consumer advisors, government and third party consumer protection organisations to develop training programmes that could improve South African consumers' self-confidence and also their requisite knowledge of consumerism to encourage consumer complaint behaviour. The measures developed to study objective and subjective consumerism knowledge could possibly form the basis for the development of similar consumerism knowledge measures in other emerging contexts. The findings may also be valuable to researchers and marketplace stakeholders who recognise their inherent responsibility to be more socially responsible with regard to consumerism, to become better corporate citizens and to invest in making society a better place. This study integrates theory from the domains of consumerism and consumer complaint behaviour by shedding some light on the effect of consumer-related variables, in this case, knowledge of consumerism on CCB.

The next section provides the conceptual background to the study, whereafter the methodology and the findings are presented. We conclude the paper with a consideration of the practical implications, the theoretical contribution, and suggestions offered for future research.

Literature background

Consumerism defined

The concept *consumerism* has a dual meaning. The first meaning refers to consumers' preoccupation with acquiring goods (Rousseau, 2003; Erasmus, 2013). The second 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 (Brijball Parumasur and Roberts-Lombard, 2012; Jain and Goel, 2012). The primary concern is to protect consumer rights in the process of exchange. For the purpose of this study, the second definition applies.

Darley and Johnson (1993) suggest that the progression of consumerism in a country follows a typical life cycle pattern of development, consisting of four successive phases. Countries can be represented in this life cycle according to the consumers' level of consumer protection knowledge, the

level of protection legislation as well as the governments' involvement and support of these consumer protection activities (Darley and Johnson, 1993; Erasmus, 2013). In the crusading phase, consumers do not have any redress options available and they have limited protection against exploitation. In the population movement phase – a characteristic of developing countries – groups of consumers with similar interests start to voice their concerns. In the organisational or managerial phase, organisations are formed in order to act on behalf of these consumer groups. The bureaucratic phase, typical of developed countries, is mostly characterised by arrogant consumers whose demands cause conflict between consumers and industry (Darley and Johnson, 1993; Erasmus, 2013).

In developed countries, consumers generally have access to a number of consumer protection organisations, and consumer rights tend to be accepted by businesses as well as public policy makers. These economies are advanced and tend to be free of government interference, and consumers are not likely to request extra government regulation (Lysonski *et al.*, 2012). Consumers in developing countries are usually considered vulnerable and they generally struggle to protect themselves in competitive markets. It is essential to focus on protecting consumers because they do not necessarily have the information and means to act on their own behalf. Consumer education is also needed to empower consumers to become more knowledgeable and consequently more cautious in the marketplace. This also implies that consumers need information to understand their consumer responsibilities (Erasmus, 2013). It is therefore accepted that governments should intervene in protecting consumers in developing countries.

Subjective and objective knowledge

A distinction has been made between three types of knowledge, namely subjective knowledge, objective knowledge, and prior experience (Brucks, 1985; Flynn and Goldsmith, 1999; Dodd *et al.*, 2005). Subjective knowledge refers to the individual's own perception of what he/she knows about a specific subject (Brucks, 1985; Dodd *et al.*, 2005) and is based upon expertise, as well as experience and other factors, and also reflects confidence (Alba and Hutchinson 1987, 2000). Objective knowledge refers to what the individual actually knows about a subject (House *et al.*, 2004), and

heavily depends on ability or expertise and accurate information stored in the memory (Alba and Hutchinson 1987, 2000; Dodd *et al.*, 2005; Lee and Lee, 2009). Thus, subjective knowledge reflects what we think we know and objective knowledge reflects what we actually know (Alba and Hutchinson 2000; Carlson *et al.*, 2008). In reality, what we think we know and what we actually know are two different things, although they are both partially the result of experience (Flynn and Goldsmith, 1999) However, according to Brucks (1985), experience-based measures of knowledge are less directly linked to behaviour than subjective and objective measures of knowledge. Hence our focus on the measurement of subjective and objective knowledge.

Subjective knowledge is usually measured on a self-report scale where respondents need to assess how much they know about a specific topic. For example, Brucks (1985) used two seven-point semantic differential items to measure consumers' subjective knowledge about sewing machines. The first measure asked respondents to respond to the following: "Rate your knowledge of sewing machines, as compared to the average woman." The differential scale was anchored at the low end by "One of the LEAST knowledgeable" and at the high end by "One of the MOST knowledgeable". The second measure asked the subject to respond to the following: "Circle one of the numbers below to describe your familiarity with sewing machines." The anchors for this scale were "Not at all familiar" and "Extremely familiar". The responses to these questions were summed to form one scale. In another study, House *et al.* (2004) used a single self-report item to measure subjective knowledge of genetic modification in food production. Respondents had to respond to the following question: "How knowledgeable would you say you are about the facts and issues concerning genetic modification in food production?" The nine-point Likert scale was anchored by "Not at all knowledgeable" and "Extremely knowledgeable". Using fashion clothing as one of the product categories tested, Flynn and Goldsmith (1999) also developed and validated a short self-reported measure of subjective knowledge. The items in the final scale included the following: "I know pretty much about *fashion clothing*; I do not feel very knowledgeable about *fashions*; Among my circle of friends, I'm one of the "experts" on *fashion clothing*; Compared to most other people, I know less about *fashion clothing*; and When it comes to *fashion*, I really don't know a lot." The seven-point semantic differential items were anchored by "Strongly agree" and "Strongly disagree". Lee and Lee (2009) and Dodd *et al.*

(2005) respectively applied Flynn and Goldsmith's (1999) subjective knowledge scale to measure respondents' subjective laptop knowledge and subjective wine knowledge. These examples demonstrate that measurements of subjective knowledge can be adapted to various subject areas, simplifying the measurement of subjective knowledge that reflects levels of self-confidence (Brucks, 1985; Flynn and Goldsmith, 1999). In fact, Flynn and Goldsmith (1999) argued that subjective knowledge may be measured by means of a standardised scale.

Measuring objective knowledge, however, is a more challenging task since the development of an objective knowledge test has to be done with specific application to each domain under investigation (Flynn and Goldsmith, 1999; Kolyesnikova *et al.*, 2010). Objective knowledge is usually measured via testing procedures that are administered by an impartial third party (Lee and Lee, 2009). Obviously, measuring objective knowledge can never be entirely objective in itself, as such measurements would depend on some form of feedback from the individual about his/her knowledge (Burks, 1985). House *et al.*'s (2004) measurement of objective knowledge about genetic modification in food production included four true/false questions. Dodd *et al.* measured objective wine knowledge by asking 10 questions with four multiple-choice answers to choose from. For instance, "Tannin is normally associated with what type of wine". Lee and Lee (2009) developed an objective knowledge test to measure respondents' existing knowledge regarding specific attribute information about laptop computers by using a multiple-choice format. Respondents' correct answers were summated to create an objective knowledge index. Objective knowledge testing therefore requires expert knowledge about a topic area to ensure the collection of specific attribute information.

Past research suggests that subjective knowledge and objective knowledge are distinct constructs with unique measuring techniques (Brucks, 1985; Lee and Lee, 2009) and widely varying correlations (Brucks, 1985; House *et al.*, 2004); also, they have different effects on consumer behaviour (Flynn and Goldsmith, 1999; Ellen, 1994). In addition, Flynn and Goldsmith (1999) suggest that both subjective and objective knowledge have to be assessed to gain a complete understanding of the role knowledge plays in consumer behaviour

Our study focuses on consumers' subjective and objective knowledge, specifically with regard to consumerism. Consumers' subjective knowledge of consumerism would entail what they

think they know about consumerism, while their objective knowledge of consumerism would point to what they actually know about consumerism. Since both subjective and objective knowledge may affect consumer behaviour, we suggest that consumers' complaint behaviour (one kind of consumer behaviour) could be influenced by their subjective and objective knowledge of consumerism.

Consumer complaint behaviour (CCB)

Once dissatisfaction occurs, consumers may engage in behavioural and non-behavioural responses to resolve it (Broadbridge and Marshall, 1995). Under Day and Landon's (1977) taxonomy of consumer complaint behaviour, consumers may engage in private actions such as complaining to friends and family, boycotting the retailer/manufacturer/product or switching brands, and/or may engage in public action such as seeking redress directly from the retailer or manufacturer, or contacting a third party by complaining to public consumer protection agencies, voluntary organisations, the media, or taking legal action against the retailer or manufacturer. Obviously, combinations of private and public actions may occur. Alternatively, consumers may refrain from taking any action by rationalising and forgetting about the product failure (Cri , 2003).

Factors such as product-specific variables, redress environment variables, and consumer-related variables, influence dissatisfied consumers' decisions about engaging in specific complaint action (Donoghue and De Klerk, 2009). Product-specific variables include: the product category, the cost of the product, its durability, the importance of the product to the consumer, dissatisfaction with the product, and severity of the dissatisfaction. Highly priced, complex products with a relatively long life expectancy generally generate a higher incidence of public complaint (Broadbridge and Marshall, 1995; Donoghue, 2008). With regard to the redress environment, consumers' evaluation of retailers' responsiveness to their complaint in terms of the fairness of the redress offered and the fairness of the procedures used in settling complaints, will largely determine whether that consumer will engage in consumer complaint behaviour (Kim *et al.*, 2010). If the complaint handling mechanism for the unsatisfactory product does not cause the consumer to go through a great deal of inconvenience, the likelihood of formal complaining may be increased (Huppertz, 2003). On a personal level, a

consumer's product knowledge, previous experience in using products, and knowledge of unfair practices, consumer rights and where and how to make complaints have been found to co-vary positively with his/her complaining behaviour (Singh, 1990). The more knowledgeable consumer is less likely to have an unsatisfactory experience, and is more likely to be able to resolve it on his/her own or to obtain redress with relatively little friction (Day and Landon, 1977). In addition, those consumers who have experienced prior complaints may be better able to estimate the way a company might respond to voiced complaints and the associated costs and benefits to the consumer (Kim *et al.*, 2003). The less knowledgeable and more inexperienced consumer will be less able to judge product performance and to evaluate the goods and services that he/she uses. In addition, such a consumer will be unfamiliar with procedures for seeking redress and registering complaints (Barnes and Kelloway, 1980).

The review of the literature emphasises that knowledge should not be viewed as a uni-dimensional construct, and the way in which knowledge is measured could significantly impact on the relationship with consumers' behaviour (Flynn and Golsmith, 1999; Ellen, 1994). We therefore suggest that subjective consumerism knowledge and objective consumerism knowledge could significantly impact on consumers' complaint behaviour.

Methodology

Surveys and experiments are typically used to conduct research about both subjective and objective knowledge and consumer complaint behaviour. To cite a few examples, Flynn and Goldsmith (1999), House *et al.* (2004) and Dodd *et al.* (2005) used a survey design, while Moorman (2004) and Lee and Lee (2009) used experiments to guide their research on objective and subjective knowledge. The abundance of literature on consumer complaint behaviour shows that these research designs are regularly used. A survey design allows the researcher to capture respondents "real life" reactions, while artificial cognitions and behaviours are generated via experimental procedures (Del Río-Lanza *et al.*, 2009).

As very little is known about consumers' knowledge of consumerism and their reactions to performance failures of consumer electronic products, we decided on a cross-sectional survey involving a self-administered questionnaire to shed some light on the link between dissatisfied consumers' knowledge of consumerism and their complaint behaviour. Given that a random sample of the general population would be unlikely to result in a significant number of respondents with dissatisfactory experiences (Del Río-Lanza *et al.*, 2009), convenience sampling was employed, posing a limitation in terms of the generalisability of the data.

A multi-sectioned, structured questionnaire was designed to collect demographic information, to measure respondents' subjective and objective knowledge of consumerism, and to measure respondents' complaint behaviour following their dissatisfaction with the performance of a consumer electronic product. The questionnaire was scrutinised by a statistician and then pre-tested to reduce error through possible misinterpretation of the constructs.

The respondents had to recall and report on their dissatisfaction with a consumer electronic product including major household appliances, smartphones, television sets, computers or cameras within the last year, since consumers' assessment of their dissatisfaction with the actual performance of consumer electronic products is an evolving process and problems may not appear until the product has been used for a period of time (Broadbridge and Marshall, 1995). Even though memory decay may be a potential source of bias in respondents' responses, retrospective measurements are regularly used in CCB studies (Weiner, 2000). In addition, respondents had to be older than 25 years and had to reside in middle- to upper-income suburbs across Tshwane, a major metropolitan area in South Africa. It was assumed that by the age of 25 years, the average person would be earning enough income to purchase and subsequently operate his/her consumer electronic products.

The sample size was set at 350 respondents due to time and monetary constraints; however, the number of respondents allowed the researchers the opportunity to perform the relevant statistical tests. Trained field workers delivered questionnaires to groups of individuals gathered at specific work places and to individuals at home, after pre-screening them to ensure that they met the above-mentioned criteria. The same field workers collected 351 usable questionnaires between April and July 2013, after checking for completeness of data and valid question responses. The field workers

coded the data under supervision of the researchers, and the captured data was cross-checked to correct any errors before data analysis commenced.

The demographic characteristics indicated that the respondents were a diverse group of people. The sample consisted of 66% females and 34% males. The age of the participants ranged between 25 and 75 years, with a heavy concentration (60%) between 25 and 40. The respondents belonged to various education groups, with 29% having as highest level of education a secondary school certificate up to Grade 12, 47% having either an additional diploma or a degree, and 24% having a postgraduate qualification. All five income categories specified in the questionnaire were well represented: 17% of the respondents earned a monthly household income of less than R5000 and represented the lower income group; 18% earned between R5 000 and R9 999 and represented the lower middle-income group; 19% earned R10 000–R14 999 and represented the upper middle-income group; 21% earned R15 000–R24 999, while 25% earned R25 000 or more, [approximate exchange rate: £1 = R14 (Currency converter, Yahoo! Finance)]. A total of 54% of the respondents formed part of the White population group, 41% were from the Black group, and 5% were from the other population groups. The sample demographics of the study compared fairly well with the most recent census, which indicated that 49.75% of the Tshwane population were male and 50.25% of the population were female, 23.27% of the population were aged between 20 and 29, 34.2% of the population had Grade 12 as their highest level of education, and 23.58% of population had achieved some level of higher education; the average monthly household income was R15 235 and the racial divide was between 77.9% Blacks, 15.7% Whites and 6.4% other population groups (Statistics South Africa, 2011).

Measurements and analysis

The questionnaire was compiled after an in-depth review of the theoretical literature concerning the concepts of subjective and objective knowledge, consumerism, Day and Landon's (1977) taxonomy of complaint behaviour, and CCB theory in general, and a review of various government regulations about consumer protection, as well as popular media on consumer protection issues.

A 5-point Likert-type scale with 5 items, anchored with 1 (*definitely agree*) and 5 (*definitely disagree*), measured respondents' subjective consumerism knowledge. The five subjective knowledge items were self-developed and included: "Compared to other consumers": "I am well informed of my consumer rights", "I know the various laws and regulations protecting my consumer rights", "I know what to write in a letter of complaint to resolve my problems with consumer products and services that I am not satisfied with", and "I know the exchange and return policies of the stores where I purchase products". We formulated the items by requesting respondents to compare themselves with other consumers concerning the specific knowledge items to avoid leading/biased items.

Existing knowledge scales often measure knowledge of very domain-specific aspects (products), such as wine (Dodd *et al.*, 2005) laptops (Lee and Lee, 2009) and fashion clothing (Flynn and Goldsmith, 1999). However, since the abstract concept/phenomenon of consumerism may have different meanings for different people and many consumers in an emerging context would probably not know the term, we had to develop items related to pertinent aspects of consumerism to allow easy interpretation of the items. We therefore decided not to use the concept of consumerism in wording the items, in contrast to the previous research of Dodd *et al.* (2005), Lee and Lee (2009) and Flynn and Goldsmith (1999) who pertinently mentioned the domain-specific products in all of the items pertaining to their knowledge scales. Given the emerging economy context of the study, we used a five-point Likert scale instead of a seven-point Likert scale, to make it easier for respondents to respond to the scale.

A list of 18 items were self-developed to measure consumers' objective consumerism knowledge after careful consideration of the literature, governmental regulations concerning consumer protection, and popular media on topical consumer protection issues. The items consisted of consumer protection scenarios and a few direct statements pertaining to 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, warranty/guarantee and the right to information. The consumer protection scenarios allowed respondents to role-play in order to better comprehend the items. For example: "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.” Direct statements were developed in cases where the items were easy to comprehend, for example, “Grocery products must, by law, show the physical address of the manufacturer on the label”. One of the 18 items portrayed a fictitious consumer protection organisation to determine whether respondents truly knew the correct names of the existing consumer protection organisations. The response options to the items were *yes*, *no*, or *unsure*. The unsure response option was added to prevent respondents from guessing an answer if they truly did not know the correct answer.

Our objective consumerism knowledge scale items resembled the dimensions of Barksdale and Darden’s (1972) “Attitudes towards marketing and consumerism scale”. Barksdale and Darden’s (1972) scale assesses consumers’ perceptions about marketing systems and their operations, and addresses multiple aspects of marketing and consumerism, including philosophy of business, product quality, advertising, other marketing activities, consumer responsibilities, consumerism and government regulation – all aspects that could be relevant in compiling an objective test of consumerism knowledge.

The respondents’ complaint behaviour concerning their dissatisfaction with a consumer electronic product was then measured by using the taxonomy of consumer complaint behaviour proposed by Day and Landon (1977). The respondents had to consider a list of actual actions taken in response to their dissatisfaction, and indicate what actions, if any, were taken. A nominal binary scale (yes/no) was used to classify the answer to each type of action taken.

Descriptive statistics, analysis of variance (ANOVA) and CHAID (Chi-Square Automatic Interaction Detection) analysis were used to analyse and interpret the data (p-value significant at 5%).

Findings

Consumers’ knowledge of consumerism

Table 1 shows respondents’ level of agreement with items pertaining to their subjective knowledge. The *agree* and *strongly agree* as well as the *disagree* and *strongly disagree* response options were

collapsed to simplify the presentation of the data. The majority of the respondents (72.1%) perceived themselves as very knowledgeable concerning the return or exchange policies of the stores, while 61.0% of the respondents believed that they knew where to complain to have complaints addressed. Ironically, fewer of the respondents agreed that they were well informed about their consumer rights (55.5%), knew how to write a letter of complaint (54.3%) or knew the various laws and regulations protecting their consumer rights. Overall, the respondents had a reasonable level of subjective knowledge concerning consumerism (Overall mean = 17.5 out of 25/70%). The five items showed good internal consistency (Cronbach coefficient alpha = 0.85).

Table 1 Subjective consumerism knowledge

Items pertaining to subjective consumerism knowledge	Level of agreement				
	Number or responses (%)				
Compared to other consumers:	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)

Overall mean = 17.5 out of 25/70%, Cronbach Coefficient Alpha = 0.85

The results for the objective knowledge test are presented in Table 2. The items are grouped according to pertinent themes that were derived from scientific literature, government regulations and popular media on consumer protection issues. The correct response options are bold-faced.

Table 2 Objective consumerism knowledge test

Objective knowledge categories	Response options		
	Number of responses (%)		
Agreements/Contracts	Yes	No	Unsure
You agree to a 24-month fixed-term cellphone contract with a cellphone 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 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 cellphone service provider phones you with a special offer on a cellphone contract. After signing the agreement for the cellphone contract, you decide that you want to cancel the contract. You may cancel the contract in writing within 10 days 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	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	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	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	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	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	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	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)

The mean score (percentage correct answers) for the objective knowledge test = 7.9 out of 18 (43.9%),

Bold-faced numbers denote the correct responses

The respondents scored low on all of the questions relating to agreements/contracts and the questions on marketing/advertising. Concerning the role of the government in protecting consumers' rights, 73.4% of the respondents knew that the various consumer protection laws and regulations safeguard them against different treatment based on race. This could indicate consumers' heightened awareness of their right to equality in the market place, probably due the blatant disregard for equality during the years of apartheid and the current political dispensation's continuous efforts to foster human rights (Steyn and Ballard, 2014). The respondents were fairly aware of regulations for food labelling and mostly knew that they had the right to debt counselling, probably due to constant exposure to the media featuring information on these topics.

Almost all of the respondents provided an incorrect answer concerning the fictitious consumer protection organisation, implying a low level of objective knowledge about the existence of actual consumer protection organisations.

The respondents had a low level of objective knowledge concerning retailer service delivery, putting them in a vulnerable position, as ignorant consumers may find it difficult to demand proper service delivery while retailers could easily exploit them (Consumer Fair, 2011).

The respondents seemed to be quite knowledgeable concerning pre-authorisation for repairs of maintenance service to cars (76.8% answered correctly), probably due to previous experience. Most of the respondents had limited knowledge about warranties/guarantees. Only 43.4% of the respondents knew that any repaired goods or labour on repairs were automatically guaranteed for three months, while only 33.7% knew that products cannot be returned after seven months from the date of purchase.

Concerning the right to information, 78.1% of the respondents knew that they need not pay the higher price of the two prices displayed on a product, probably due to exposure to the information in the media about this issue (SANCU, 2013). However, 82.9% of the respondents did not know that a retailer cannot demand payment for a product that the consumer has accidentally broken; even if retailers have a notice stipulating the contrary. It could be that respondents were not aware of regulations concerning this issue. However, South African consumers are generally polite and not used to complaining (Knowler, 2014); respondents may therefore feel obligated to pay for damages that they are to blame for. Consumers might also feel too embarrassed to argue with the retailer, and would rather just pay, deflecting attention.

To calculate the mean score, one of the three response options per item was regarded as correct. The respondents were awarded one point for a correct answer and zero for an incorrect or unsure answer, since it seemed logical that those unsure about the answer would be more similar to those who answered incorrectly. 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 a low level of objective knowledge. A score of between 9 and 13.5 (between 50% and 75%) indicates a reasonable level of objective knowledge. A high score (13.5–18 out of 18/75% and above) indicates a high level

of objective knowledge. The mean score for the objective knowledge test was 7.9 out of 18 (43.9%), implying that the respondents had a low level of objective knowledge on consumer protection and consumer rights and therefore lack what they need to know (true knowledge) to protect themselves against unfair business practices and to take the necessary action when dissatisfied. However, it should be noted that respondents were particularly knowledgeable about the government's role in consumer protection, implying that they still believe that the government should protect their consumer rights and act on their behalf. This is in sharp contrast with consumers in developed countries, who are probably better able to fend for themselves due to the high level of consumerism development (Darley and Johnson, 1993; Rousseau, 2003).

The objective knowledge test included items about disparate consumer protection issues. For this reason the items are not expected to be homogeneous, making measures of internal-item consistency, such as coefficient alpha, unsuitable.

Differences along demographic lines in subjective consumerism knowledge and objective consumerism knowledge

An ANOVA was performed to compare the mean scores for subjective knowledge and objective knowledge across the sample demographic variables. Since only 5% of the sample belonged to the "other population group", they were excluded from the analyses.

The ANOVA revealed no significant differences between subjective consumerism knowledge of the various demographic categories, implying that irrespective of level of income, level of education, racial background, gender group and age group, respondents scored the same on the subjective knowledge test. Conversely, Ellen (1994) found that persons older than 55 years, persons with a lower income and persons with a lower level of education showed less subjective knowledge on pre-cycling and recycling issues, and House *et al.* (2004) found that respondents with a college education had significantly higher subjective knowledge about genetically modified foods. However, one should note that these studies involved different knowledge domain-specific aspects and were conducted in a US context (Ellen, 1994) and a US and European Union context (House *et al.*, 2004).

The results for the objective knowledge test by demographics are shown in Table 3.

Table 3 Differences in objective consumerism knowledge and objective consumerism knowledge on demographic characteristics

Demographic characteristics	Groups	n	Subjective consumerism knowledge			n	Objective consumerism knowledge		
			Mean	Std dev	p-value ANOVA		Mean	Std dev	p-value ANOVA
Age categories	25-29 years	110	3.39	0.78	0.280	110	7.82	2.62	0.632
	30-49 years	161	3.54	0.74		161	7.90	2.41	
	>50 years	52	3.49	0.69		52	8.19	2.92	
Highest level of education	<Grade 12	20	3.21	0.99	0.429	20	7.65	2.32	0.142
	Grade 12	75	3.49	0.77		75	7.29	2.73	
	Diploma/Degree	153	3.49	0.68		153	7.92	2.48	
	Postgraduate qualification	75	3.56	0.77		75	8.61	2.49	
Gender	Male	108	3.47	0.71	0.799	108	8.38	2.37	0.057*
	Female	215	3.49	0.77		215	7.68	2.63	
Race	Black	135	3.45	0.84	0.804	135	8.05	2.22	0.052*
	Caucasian	188	3.51	0.67		188	7.82	2.79	
Monthly household income	<R5000	54	3.36	0.90	0.476	54	7.38 ^b	2.59	0.075**
	R5 000-R9999	58	3.40	0.69		58	7.68 ^b	2.33	
	R10 000-R14 9999	61	3.55	0.75		61	7.60 ^b	2.27	
	R15 000-R24 9999	68	3.42	0.71		68	7.83 ^b	2.76	
	>R25 000	82	3.62	0.69		82	8.74 ^a	2.62	

	<p>Subjective consumerism 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. 4–5 out of 5) indicates high levels of subjective knowledge.</p>	<p>Objective consumerism knowledge score: A low score (i.e. 0–9 out of 18/lower than 50%) indicates a low level of objective knowledge. A score 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</p>
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* Significant at the 6% level

** Significant at the 10% level

Means with different superscripts differ significantly at the 6% level

ANOVA, analysis of variance

An ANOVA to compare the mean scores for the objective knowledge test across the sample demographic variables revealed that levels of objective knowledge varied significantly by gender ($p = 0.0572$) – male respondents scoring higher on objective knowledge than females, by race ($p = 0.0521$) – Blacks scoring higher than Whites on objective knowledge, and by income ($p = 0.0752$) – the higher the income group, the higher the score on objective knowledge..

Due to the increased female participation in the workplace and the changing role expectations of men as a result of the drive towards equality of the sexes, men are more involved in joint decision making and family shopping (Brijball Paramasur and Roberts-Lombard, 2012). Consequently men are becoming more knowledgeable about household goods and possibly also consumer protection issues. However, it could also be that men were more experienced concerning some of the objective knowledge items, explaining why they scored higher than females.

Over the last few years, many Black South Africans have become more aware of their human rights due to the government’s efforts to uplift Blacks in all spheres of life. This could also possibly be linked to the upliftment efforts in terms of consumer protection, explaining Blacks’ higher levels of objective knowledge. In contrast, Ellen (1994) found that Black respondents scored lower on objective knowledge about pre-cycling and recycling issues.

The upper-income South Africans are exposed to a wider variety of product and service offerings and subsequently the opportunity to experience product dissatisfaction and to become aware of consumer protection issues, possibly explaining why this group scored higher on objective knowledge. Interestingly, different levels of education did not differ in terms of objective consumerism knowledge, contradicting previous findings that as education level increased, objective knowledge increased about genetic modification in food production (House *et al.*, 2004) and pre-cycling and recycling issues (Ellen, 1994). However, one should note that these studies included different knowledge domains, i.e., knowledge of genetic modification in food production, and knowledge of pre-cycling and recycling issues.

Consumers' complaint behaviour concerning consumer electronics

Concerning the distinction between action and no action, 67.8% of the respondents (238 out of 351) took action, while 32.2% (113 out of 351) did not take any action. Concerning the private/public dichotomy, Table 4 shows the division was fairly even, with 51.5% of the responses for private action and 48.5% of the responses for public action. Concerning private action, in 26.2% of the responses, the dissatisfied consumer told others about the bad experience, implying emotion-focused coping 'to feel less disappointed about the self or the situation' and 'to get rid of anger/frustration' (Donoghue and De Klerk, 2013), 14.8% were about switching brands, and 10.5% about boycotting the retailer, implying avoidance coping (Donoghue and De Klerk, 2013). Concerning public action to secondary parties, in 20.1% of the responses obtained, redress was sought from the retailer/manufacture, 1.6% contacted the retailer/manufacture to complain for reasons other than seeking redress, and 11.0% contacted a repair service other than that supplied by the retailer or manufacturer. Complaining to secondary parties requires that consumers voice their displeasure to the offending party in the form of face-to-face, phone or mail-based complaint contact situation(s). Many consumers loathe direct formal complaining due to the psychological costs involved and their negative perception of the retailer's responsiveness to consumer complaints (Donoghue and De Klerk, 2009). Even fewer responses were obtained for contacting third parties, with 3% of the responses for contacting a consumer protection organisation, 1.8% for writing a complaint letter to the press or a consumer

Table 4 Complaint action in terms of private and public action taken

Private vs. public action	Number of responses	% n1 = 775	Total responses	% 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/manufacture to obtain redress (e.g. repairs/a replacement/a refund)?	156	20.1	376	48.5
Did you contact the retailer/manufacture 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 yes responses

complaint website, and 1.7% for contacting a legal representative, probably because consumers do not know where to complain or because of a laissez-faire attitude towards third-party complaint action. In

general, South African consumers are not as involved in consumer litigation than for example consumers from first world countries, who tend to complain directly to the seller or to take legal action in response to a dissatisfying purchase (Chelminski and Coulter, 2007). Nonetheless, the results of this study are consistent with those of Broadbridge and Marshall (1995) and Donoghue (2008), the latter being a South African study.

For the purpose of additional analysis, the respondents' complaint actions were grouped into private action only, public action only, and both private and public action. Table 5 shows that 15.1% (36 out of 238 respondents) took private action only, 10.5% (25 out of 238 respondents) took public action only, whereas 74.4% (177 out of 238 respondents) took both private and public action.

Table 5 Complaint action concerning private action only, public action only and a combination of both private and public action taken

Private action only, public action only and combination of private and public of action taken	Number of responses	%
Private action only	36	15.1
Public action only	25	10.5
Both private and public action	177	74.4
Total	238	100.0

Differences along consumer complaint behaviour categories in subjective consumerism knowledge and objective consumerism knowledge

An ANOVA was performed to compare the mean scores for subjective consumerism knowledge and objective consumerism knowledge across the categories of complaint action, including Day and Landon's (1977) no action complaint response. The results are shown in Table 6.

Table 6 Effect of subjective and objective consumerism knowledge on complaint behaviour

Categories of complaint behaviour	Subjective consumerism knowledge			Objective consumerism knowledge		
	Number of responses	Mean	p-value ANOVA	Number of responses	Mean	p-value ANOVA
Public action only	25	3.8 ^a	0.008**	25	9.2 ^a	0.015*
Both private and public action	177	3.6 ^{ba}		177	8.8 ^a	
No action	113	3.4 ^{bc}		113	8.0 ^b	
Private action only	36	3.2 ^c		36	9.2 ^a	
	Subjective consumerism 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. 4–5 out of 5) indicates high levels of subjective knowledge.			Objective consumerism knowledge score: A low score (i.e. 0–9 out of 18/lower than 50%) indicates a low level of objective knowledge. A score 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.		

* Significant at the 5% level

** Significant at the 1% level

Means with different superscripts differ significantly at the 5% level

ANOVA, analysis of variance

The ANOVA revealed significant differences between the various complaint groups regarding subjective knowledge ($p = 0.008$). A post hoc LSD test indicated that the groups who engaged in both private and public action (mean = 3.6) and public action only (mean = 3.8) scored significantly higher on the subjective knowledge test than 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) scored significantly lower than the group that engaged in public action only (mean = 3.8). Overall, these results suggest that respondents with higher levels of subjective knowledge might feel more

confident to engage in public consumer complaint action than those with a low level of subjective knowledge.

The ANOVA revealed significant differences between the various complaint groups regarding objective knowledge (p-value = 0.015). A post hoc LSD test indicated that the groups who engaged in private action only (mean = 9.2), public action only (mean = 9.2) and both private and public action (mean = 8.8) scored significantly higher on the objective knowledge test than the no action group (mean = 8.0). These findings suggest that the respondents with a reasonable level of objective knowledge are more likely to engage in negative word of mouth and to make formal complaints concerning their dissatisfaction with consumer electronics than respondents who did not take any action. These consumers probably rely on factual information concerning consumerism and consumer rights and therefore possibly know how and where to complain, thus increasing the probability of taking public action.

CHAID (Chi-Square Interaction Detection) analysis (Kass, 1980) was used to further analyse the interaction between action (or no action) as target variable, and subjective knowledge, objective knowledge, gender, age, income, education level and population group as potential explanatory variables. It turned out that objective knowledge is the main driver of taking action. Of the respondents whose objective knowledge was less than or equal to 9.0, 60.1% took action, whereas of the respondents with objective knowledge more than 9.0, 80.5% took action. The cut-off point of 9.0 was calculated by the CHAID program.

A CHAID analysis was performed with private action as response variable. Again the cut-off point of 9.0 was selected. With the lesser level of objective knowledge, 53.2% took private action while of those with a higher level of objective knowledge, 72.9% took private action.

A CHAID analysis was then performed with public action as response variable. Once again the cut-off point of 9 for objective knowledge was selected. The percentage respondents who took public action was 51.4% for the lower score and 67.7% for the higher score. In the case of the lower score, further distinction was made between male and female respondents: of the male respondents with a score of ≤ 9 , 40.8% took public action, and of the females with ≤ 9 , 56.5% took public action. In the case of subjective knowledge, the cut-off value was 3.8. Of respondents with the higher level of

objective knowledge, the level of subjective knowledge entered as a factor: if the subjective knowledge was ≤ 3.8 , 56.6% took public action, but if the subjective knowledge was > 3.8 , 82.5% took action. Thus, we can conclude that a high level of subjective knowledge tends to strengthen the respondents' likelihood of taking public action – provided the level of objective knowledge is also high.

The fourth CHAID analysis used the taking of both private and public action as the response variable. If the objective knowledge was ≤ 9 , 44.9% of respondents took both private and public action. If the objective knowledge was > 9 and the subjective knowledge was ≤ 3.8 , 51.3% of the respondents took both private and public action. If the objective knowledge was > 9 and the subjective knowledge was > 3.8 , 71.9% of the respondents took both private and public action. This implies that a high level of subjective knowledge tends to strengthen the respondents' likelihood of taking both private and public action – provided the level of objective knowledge is also high.

Discussion, conclusions and implications

This study explored and described the relationship between demographic variables and levels of subjective and objective consumerism knowledge as well as the combined effect of the two types of knowledge on consumers' complaint behaviour concerning consumer electronic products. The findings revealed that the respondents had a reasonable level of subjective consumerism knowledge relative to a low level of objective consumerism knowledge, implying that respondents were overconfident in what they thought they knew about consumerism. The low level of consumerism knowledge suggests that respondents actually knew very little about consumerism and probably did not have enough information stored in the memory to guide them in making informed decisions concerning consumer protection issues.

Despite the reasonable level of subjective knowledge, the respondents mostly believed that they were not really well informed of their consumer rights and the various laws protecting their rights, nor did they believe that they knew how to write a letter of complaint, indicating low levels of confidence with regards to these aspects. Concerning objective knowledge, the respondents were

clearly aware of the government's role in protecting consumers, possibly indicating that they still relied on the government to protect their consumer interests. In contrast, the respondents probably confused the bogus consumer protection organisation with an existing one, and they were not very well informed about retailer service delivery and the use of warranties. To increase levels of confidence and objective knowledge consumers should become more involved in taking responsibility for collecting factual information about specific consumer protection issues such as the existence of different types of consumer protection organisations, retailer policies and the fine print on warranties. Consumers therefore cannot only rely on the government and other role players to impart knowledge to them. However, this implies that consumers should have access to information to share in the responsibility of educating themselves.

No significant differences existed between subjective consumerism knowledge and demographic variables. However, the variables of race, gender and level of income were related to objective knowledge. Men scored higher on the objective knowledge test than females, Blacks scored higher than Whites, and higher income consumers scored higher than the medium to lower-medium income consumers. Level of education did not play a role in consumers' objective knowledge.. Given consumers' low level of consumer protection knowledge and their reliance on the government to provide consumer protection it is not strange that South African consumers are passive regarding their consumer socialisation, specifically concerning consumerism. This implies that the government, other organised consumer protection organisations, independent watch-dogs and the media should actively educate consumers on consumer protection issues to empower them so that they may become more involved in their consumer protection instead of relying on others to do it for them.

Concerning consumers' complaint behaviour, the majority of the respondents did not contact retailers to seek redress and an insignificant number of respondents' complained to third parties. Although there could be several reasons for this, it could indicate consumers' passivity with regard to taking public action. This passivity is in stark contrast with most developed countries where a culture of complaining prevails, especially with regard to expensive and durable products (Darley and Johnson, 1993, Broadbridge and Marshall, 1995).

The respective ANOVAs showed that respondents with a higher level of subjective knowledge were more confident to engage in public complaint action and respondents with reasonable levels of objective knowledge were better equipped to take private and public action. The CHAID analyses revealed that objective knowledge was the main driver of taking action and of taking private action only. The CHAID analyses also showed that a high level of subjective knowledge tends to strengthen the respondents' likelihood of taking public action, and of taking both private and public action – provided the level of objective knowledge is also high. These findings confirm the existence of a relationship between objective consumerism knowledge and subjective consumerism knowledge. This means that retailers and manufacturers need to play an active role to increase consumers' objective consumerism knowledge, and by implication their subjective consumerism knowledge. Consumers who know where and how to complain about dissatisfactory products will probably also be more confident to do so. If retailers and manufacturers were to encourage consumers to complain to them, they should improve communication with consumers by providing appropriate avenues for redress and educate consumers on the advantages of complaining to all of the parties involved. A “spirit of passivity” will neither empower consumers to stand up for their consumer rights nor will it allow retailers to remedy product problems, increase consumer satisfaction or retain loyal customers.

Apart from protective legislation that is in place, such as the CPA, South African consumers also need to be educated on consumer protection issues. The government, consumer protection organisations, independent consumer protection watchdogs, business and the media should take part in consumer education by providing consumers with information regarding their consumer rights and other consumer protection issues. The information, whether in the form of in-store educational programmes, pamphlets, DVDs or online information, can be used as tools to increase consumers' confidence in their subjective and objective knowledge about consumerism. However the information by itself is not enough to protect consumers, only when the information is used and acted upon wisely will it be to the benefit of consumers, business and society as a whole. This implies that educational agents should structure their programmes to urge consumers to take responsibility for and to actively engage in their consumer protection. Aside from this, the onus also rests on legislature, consumer protection organisations, and consumers to ensure that legislation is properly applied.

The respondents in this study had a fair level of schooling and were able to answer the questions without effort. However, South Africa is very diverse in terms of education levels, income levels, and levels of consumer sophistication (Donoghue and De Klerk, 2009). In South Africa and many other emerging contexts, many consumers are illiterate, posing a challenge in terms of providing information that is accessible to all consumers. Researcher therefore need to develop measures to fully understand consumers at all levels of consumerism knowledge to get a more complete picture of consumers' understanding consumerism in the South African context. It is therefore imperative that the government, consumer protection organisations and other role players in the emerging context realise that they cannot follow a generic approach to consumer protection and education.

Given the lack of research on specifically consumers' subjective and objective consumerism knowledge in emerging context, the accepted measures to tap into the two different types of knowledge and the effects of the types of knowledge on behaviour, the findings of this study could help to create an awareness of the differences between what consumers think they know and what they need to know about consumerism, and of the effect of the types of knowledge on their complaint behaviour when they are dissatisfied with products. The results of the study suggest that subjective consumerism knowledge and objective consumerism knowledge differs conceptually and that both concepts need be measured to comprehend the link between consumers' consumerism knowledge and their consumer complaint behaviour. Our research contributes to existing literature by integrating theory from the domains of consumerism and consumer complaint behaviour to shed some light on the effect of consumer-related variables, in this case, knowledge of consumerism on CCB. Our approach to measuring knowledge of consumerism could possibly be applied in other emerging contexts where consumers generally lack awareness of their consumer rights. An understanding of consumers' knowledge of consumer protection could pave the way for researchers and marketplace stakeholders to recognise their inherent responsibility in addressing societal marketing concerns such as consumer welfare and consumer satisfaction. Although this study investigated only the relationship between consumerism knowledge and complaint behaviour, future research could also explore the

combined effect of consumerism knowledge, attitudes toward consumerism and perceptions about the severity of product failures on consumer complaint behaviour by using multivariate analyses.

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