



**CONSUMER RIGHTS AWARENESS AMONG RESIDENTS FROM
LOW SOCIO-ECONOMIC AREAS IN DURBAN,
KWAZULU- NATAL**

by

Nondumiso Precious Tshiki

21200994

Submitted in fulfillment of the requirements for the degree of

Master of Business Administration

in the

Faculty of Management Sciences

Durban University of Technology

February 2025

24 February 2025

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Supervisor: Associate Professor Emem O. Anwana Date:

ABSTRACT

The research examined consumer rights awareness among residents of low socio-economic areas in Durban, KwaZulu-Natal. The budgets allocated to research on consumer protection in South Africa remain low compared to the sizes of the industries. There is a lack of technical knowledge within consumer protection authorities about the industries they oversee. Bureaucracy within these bodies often hinders the enforcement of consumer laws, and political interference can render these laws ineffective. Additionally, large businesses in South Africa frequently have the financial power to lobby against consumer protection efforts. Therefore, it is essential to understand legislative consumerism in South Africa, using Durban, KwaZulu-Natal consumers as a case study. This will help to understand the awareness of rights among consumers from lower socio-economic areas. This study aims to investigate consumer rights awareness among residents from low socio-economic areas in Durban, KwaZulu-Natal. The phenomenological research paradigm was used in this study to explore and understand the lived experiences of consumers in low socio-economic status areas regarding their awareness and exercise of consumer rights. To meet this study's objectives, a qualitative research method was employed. This was deemed necessary as it provides more detailed personal data or opinions that can be obtained by observing participants or talking to them in person. A non-probability purposive sampling strategy enabled the researcher to select 20 people from a low socio-economic area in Durban, KwaZulu-Natal, for this study's purpose. The qualitative method used in this study required thematic analysis to evaluate the data. Open-ended questions of a similar nature were grouped together to form themes that describe consumer behaviour towards consumerism and rights in South Africa. The study found that while some residents have a basic understanding of consumer rights, the majority remain unaware, highlighting the need for comprehensive education and awareness campaigns to empower consumers in asserting their rights effectively. The study highlights the need for a more comprehensive education and awareness campaign to empower consumers to assert their rights more effectively. The study further found that although there is a basic understanding of consumer rights by some residents in low socio-economic communities however, the majority are still not aware of their rights as consumers. Consumer rights awareness in low socio-economic communities can only be increased by applying a comprehensive and multifaceted strategy. By implementing strategies that include education, technology integration, community involvement, and collaboration among stakeholders. This will enable consumers to assert their rights effectively and contribute to

the socio-economic development of their communities.

DECLARATION

This work has never been previously accepted as equivalent to any degree in substance and is ~~not being simultaneously~~ submitted as part of a candidature for any degree.

Signe

Date: 04/05/2024

All sources are acknowledged with explicit references and a bibliography is appended. All contributions were made independently, except where otherwise stated.

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DEDICATION

To our God Almighty who is always there when I am in need. Thank you for guiding me and giving me strength in my everyday life. I dedicate this dissertation to my son Sifiso Langelihle and husband Sifiso Mbali, for their unconditional love, support, and patience. Without your constant encouragement and belief in me, I would never have reached my dreams. To my dear parents Fundiswa Tshiki and Zamo Sishi, for the credible foundation and constant love for me.

ACKNOWLEDGEMENTS

I would like to acknowledge and thank the following individuals and organisations for their support and assistance throughout my studies:

First and foremost, I would like to give thanks and praise to God, the Almighty, for His many favours during my research study. I want to sincerely thank Professor Emem Anwana, my research supervisor, for all her help and support during this entire process. I have been inspired by her dynamism, vision, genuineness, and motivation. She has taught me how to conduct research, and how to communicate the findings as simply as possible. Being able to work and study under her guidance was a huge honour. I would like to acknowledge the Department of Management Science at the Durban University of Technology. My graduate experience benefited greatly from the course and the high-quality seminars that the department organised.

I am incredibly appreciative of my parents' love, support, sacrifices, and prayers that have got me this far, and equipped me for the future. A special thanks to my husband and my son for their love, understanding, prayers and support throughout the period of my studies and research work.

My deep gratitude goes to Sir Allen, whose constructive criticism and feedback have sharpened my intellectual acumen.

Thank you for your support, encouragement, and direction, friends Nokukhanya Dlamini and Sipehelesonke Mahlaba.

TABLE OF CONTENTS

ABSTRACT	i
DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS	vi-ix
LIST OF FIGURES	xi
ABBREVIATIONS	xii
CHAPTER 1: INTRODUCTION	1
1.1 INTRODUCTION AND BACKGROUND	1-2
1.2 RESEARCH PROBLEM.....	2-4
1.3 AIM OF STUDY	4
1.4 OBJECTIVES OF STUDY.....	4
1.5 RESEARCH QUESTIONS	4-5
1.6 SIGNIFICANCE OF STUDY	5
1.7 CONCLUSION.....	5
CHAPTER 2: LITERATURE REVIEW	6
2.1 INTRODUCTION.....	6
2.2 DEFINING THE MAIN CONCEPTS OF THE STUDY	6
2.2.1 CONSUMERISM	6
2.2.2 CONSUMER AWARENESS	7-8
2.2.3 SOCIO-ECONOMIC DEVELOPMENT	8
2.2.4 CUSTOMER ATTRIBUTES	9-10
2.3 GLOBALISATION AND CONSUMER RIGHTS	10 -11
2.3.1 CONSUMERISM MOVEMENT IN SOUTH AFRICA	11-13
2.4 INTERNATIONAL CONSUMER PROTECTION	13-16
2.4.1 CONSUMER PROTECTION IN SOUTH AFRICA	16-19

2.4.2 MAJOR INFLUENCES OF CONSUMER PROTECTION.....	21-22
2.4.3 LEGISLATIVE BODIES IN CHARGE OF CONSUMER PROTECTION RIGHTS.....	22-26
2.4.4 THE RIGHTS OF THE CONSUMER IN SOUTH AFRICA.....	26-30
2.5 SOCIO-ECONOMIC DEVELOPMENT AND EFFECT ON CONSUMERS RIGHTS AWARENESS.....	30-31
2.5.1 INCREASED AWARENESS	31
2.5.2 ENHANCED ENFORCEMENT.....	31-32
2.5.3 IMPROVED STANDARDS OF LIVING	32
2.5.4 INCREASED CONSUMER ACTIVISM	32
2.5.5 BETTER ACCESS TO REDRESS.....	32-33
2.5.6 REDUCED EXPLOITATION	33
2.6 THE RELATIONSHIP BETWEEN CONSUMER AWARENESS OF RIGHTS AND SOCIO-ECONOMIC DEVELOPMENT.....	33-34
2.7 CONSUMERS' AWARENESS OF RIGHTS AND CONSUMERISM.....	35
2.7.1 EMPOWERING CONSUMERS THROUGH RIGHTS AWARENESS.....	35 -36
2.7.2 SEEKING REDRESS AND ENHANCING ACCOUNTABILITY	36
2.7.3 IMPLICATIONS FOR BUSINESS PRACTICES AND SUSTAINABLE DEVELOPMENT.....	36-37
2.7.4 CONSUMER RIGHTS AWARENESS AND THE SDGS.....	37-38
2.8 CHALLENGES FACED BY CONSUMERS IN LOW SOCIO DEVELOPMENT INCOME STATUS TO ACCESS THEIR RIGHTS.....	38-40
2.9 THE ORETICAL FRAMEWORK: SOCIAL LEARNING THEORY (S.L.T.).....	40-43
2.10 LEGISLATIVE FRAMEWORK IN SOUTH AFRICA FOR CONSUMER PROTECTION.....	45-46
2.10.1 NEED FOR THE CONSUMER PROTECTION ACT.....	44-46
2.11 FACTORS ASSOCIATED WITH LACK OF CONSUMERS RIGHTS AWARENESS IN SOUTH AFRICA.....	46-47
2.12 CONCLUSION.....	47-48
CHAPTER 3: RESEARCH METHODOLOGY	49
3.1 INTRODUCTION.....	49
3.2 RESEARCH PARADIGM	49

3.2.1 POSITIVIST RESEARCH PARADIGM	49-50
3.2.2 PHENOMENOLOGICAL RESEARCH PARADIGM	50
3.3 RESEARCH STRATEGY	50
3.3.1 QUALITATIVE RESEARCH STRATEGY	50-51
3.4 RESEARCH DESIGN	51
3.5 TARGET POPULATION	51-52
3.6 SAMPLING AND SAMPLING METHOD	52-53
3.7 INCLUSION CRITERIA	53
3.8 EXCLUSION CRITERIA	53-54
3.9 MEASURING TOOL AND DATA COLLECTION APPROACH	54
3.10 ANALYSIS OF DATA	54-55
3.11 PILOT TESTING	55
3.12 VALIDITY IN QUALITATIVE STUDY	55-56
3.13 RELIABILITY IN QUALITATIVE STUDY	56
3.14 ETHICAL CONSIDERATIONS	56-57
3.15 CONCLUSION	57
CHAPTER 4: FINDINGS AND DISCUSSIONS	58
4.1 INTRODUCTION	58
4.2 SECTION A: DEMOGRAPHICS	58
4.2.1 AGE GROUPS	58-59
4.2.2 GENDERS OF RESPONDENTS	59-60
4.2.3 HIGHEST LEVEL OF EDUCATION	60-61
4.2.4 EMPLOYMENT STATUS	61-62
4.2.5 PEOPLE LIVING IN SAME HOUSEHOLD	62-63
4.2.6 HOUSEHOLD MONTHLY INCOMES	64-65
4.2.7 AREA OF RESIDENCE	65
4.2.8 ACCESS TO INFORMATION ON CONSUMER PROTECTION	66
4.3 SECTION B: CONSUMERS' PERCEPTIONS OF CONSUMER RIGHTS	67
4.3.1 FAMILIARITY WITH CONSUMER RIGHTS	67
4.3.2 IMPORTANCE OF CONSUMER RIGHTS IN LOW SOCIO-ECONOMIC AREAS	

.....	67-68
4.3.3 CHALLENGES FACED BY CONSUMERS	68
4.3.4 EMPOWERMENT THROUGH AWARENES	68-69
4.4 SECTION C: RELATIONSHIP BETWEEN CONSUMER AWARENESS AND SOCIO-ECONOMIC DEVELOPMENT	69
4.4.1 CONTRIBUTION TO SOCIO-ECONOMIC DEVELOPMENT	69-70
4.4.2 FACTORS HINDERING AWARENESS	70-71
4.4.3 IMPACT OF ADDRESSING BARRIERS	71-72
4.5 SECTION D: RELATIONSHIP BETWEEN CONSUMERISM AND CONSUMER AWARENESS OF RIGHTS	72
4.5.1 IMPACT OF CONSUMERISM ON CONSUMER RIGHTS AWARENESS	72-73
4.5.2 EXAMPLES OF CONSUMERISM AFFECTING CONSUMER RIGHTS AWARENESS	73-74
4.6 SECTION E: RECOMMENDATIONS FOR PROMOTING CONSUMER AWARENESS OF RIGHTS	74
4.6.1 STRATEGIES FOR PROMOTING CONSUMER AWARENESS	74-75
4.6.2 ROLES OF LOCAL ORGANISATIONS, GOVERNMENT, AND EDUCATIONAL INSTITUTIONS	75-76
4.7 CONCLUSION	76-77
CHAPTER 5: CONCLUSION & RECOMMENDATIONS	78
5.1 INTRODUCTION	78
5.2 THE FINDINGS AND THEIR CONCLUSIONS	78
5.2.1 CONSUMERS' PERCEPTIONS OF CONSUMER RIGHTS	78-80
5.2.2 RELATIONSHIP BETWEEN CONSUMER AWARENESS AND SOCIO-ECONOMIC DEVELOPMENT	80-82
5.2.3 RELATIONSHIP BETWEEN CONSUMERISM AND CONSUMER AWARENESS OF RIGHTS	82-84
5.2.4 RECOMMEND EFFECTIVE WAYS OF PROMOTING CONSUMER AWARENESS OF RIGHTS IN LOW SOCIO-ECONOMIC AREAS	84-85
5.3 STUDY LIMITATION	85-86
5.4 RECOMMENDATIONS FOR FUTURE RESEARCH	86-88
REFERENCE LIST	89-94

APPENDICES..... 95

APPENDIX A LETTER OF INFORMATION..... 95-97

ISITHASISELO A: INCWADI YOLWAZI..... 98-100

APPENDIX B: LETTER CONSENT 101-102

ISITHASISELO B: IMVUME..... 103-104

APPENDIX C: DATA COLLECTION INSTRUMENT 105-108

ISITHASISELO C: ITHULUZI LOKUQOQWA KWEDATHA 109-112

APPENDIX D: TURNITIN REPORT..... 113

APPENDIX E: RESEARCH ETHICS CERTIFICATE..... 114

LIST OF FIGURES

Figure 4.1 Age of respondent	58
Figure 4.2 Gender of respondent.....	59
Figure 4.3 Academic qualifications.....	60
Figure 4.4 Employment status.....	61
Figure 4.5 People living in same household.....	62
Figure 4.6 Household monthly income.....	64
Figure 4.7 Area of residence.....	65
Figure 4.8 Access to information on consumer protection	66

ABBREVIATIONS

C.P.A	Consumer Protection Act
HEIs	Higher Education Institutions
LDCs	Less-Developed Communities
NCF	National Consumer Forum
SLT	Social Learning Theory
SABS	South African Bureau of Standards
SANCU	South African National Consumer Union
SDGs	Sustainable Development Goals

CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION AND BACKGROUND

The global marketing of products and services has undergone a significant transformation, shifting from the traditional belief that firms know exactly what consumers need to a general mistrust of business motives and concern for consumer welfare (Thomas and Kureshi, 2020:225). Generally, consumers have become sceptical of marketing motives and business operations, giving rise to the term “consumerism,” A movement that is focused on protecting consumers well-being in business transactions (Boix and Lizarza, 2012:2). These movements can be individual, group-based, or regulated by governments or government-affiliated institutions (Chen and Chang, 2018:489). Individual consumers, for example, may use social media platforms to voice their concerns about unethical business practices, while consumer advocacy organisations may advocate improved product safety regulations. In addition, the study will also look at the role of legislation such as the Consumer Protection Act, in South Africa, which aims to enforce regulations to ensure fair business practices and consumer rights protection.

The term “consumerism” refers to modern consumer movements against unethical business practices, which can be traced back to the 19th century. The absence of common laws protecting consumers from manipulative business practices has led to mass protests and pressure to develop such laws (Thomas and Kureshi, 2020:227). These movements argued that there were rights for companies/sellers but none for buyers/consumers of the products being sold and the means of marketing the products to consumers (Boix and Lizarza, 2012:2). For this reason, such movements, or “consumerism”, sought to increase the power and influence of consumers over businesses.

Research on consumer rights that there is an influence of socio-economic development on awareness of rights by consumers (Mason, 2018:9; Gbadamosi, 2020:27; Sheth & Parvatiyar, 2021:63; Ritzer, 2019:147). Suggestions are that consumers from developed countries are more conscious of their rights when buying than those from less- developed economies (Mason, 2018:13). In addition, consumer protection laws in developed countries are much more protective of their consumers, while in less-developed nations, such laws are either absent or less advanced (Gbadamosi, 2020:29). In South Africa, the existing Consumer Protection Act of 2009 aims at promoting a fair, accessible

and sustainable market of products or services that result in good relations between companies and customers, however those living in low socio-economic developed areas of the country are not aware of how to access and enforce these rights (Mugobo and Malunga, 2019:224).

Consumer purchases are more expensive for the poor in many countries. According to Miles (2018:79), a study in the United States found that prices in big, franchised stores in high-income and low-income neighbourhoods were similar, but prices in small businesses in low-income neighbourhoods were higher. The study further found that many people living in low socio-economic areas tend to shop outside their neighbourhoods in the big, franchised shops on a weekly basis, however they buy from smaller stores on a daily basis despite their higher prices. According to Craston (2018:67), the majority of poor people in South Africa are classified as previously disadvantaged people (PDP). These are people who live in informal settlements such as townships, squatter camps and locations because of the apartheid segregation policies (Anwana, 2020: 17). The apartheid restrictions on commercial activities prevented the development of supermarkets in these areas by the big franchise stores. According to McQuoid-Mason (2019:49), these restrictions prevented the big franchise stores from establishing in those areas, thereby subjecting residents to be reliant on the small businesses and their exorbitant prices and poor-quality products.

According to the Department of Trade and Industry (2019), economic class disparities in South Africa often leave lower socio-economic classes disadvantaged and exploited by businesses due to their lack of knowledge of consumer rights. Such consumers are vulnerable to price fixing by companies, the sale of poor-quality products, selling of imitated poor-quality brands, and subject to excessive bureaucratic hurdles when lodging complaints with businesses and government (Davey, 2020:71). This study aims to investigate the level of awareness of consumer rights in less-developed communities as well as investigate consumer rights awareness among residents of low socio-economic areas in Durban, KwaZulu-Natal.

1.1 RESEARCH PROBLEM

Researchers argue on the relevance of consumerism and awareness of consumer rights by consumers in less-developed countries. The idea is that there is a higher level of awareness of consumer rights in developed countries, and active participation in observing them than in

developing countries. Lower socio-economic status often leads to consumer ignorance of their rights, or at best, a limited awareness that results in inaction when it comes to protecting and observing those rights (Tewari, 2018:1). Even though South Africa is advancing towards development, it is characterised by both conditions of being developed in suburban areas or the CBD and poorly developed in townships and rural areas. It is believed that awareness of consumer rights in less-developed communities (LDCs) of South Africa is low due to poor socio-economic development (Mason 2014:5). Issues of manipulation by small enterprises in these LDCs in forms of overpricing of basic commodities are evidenced as poor residents often opt to shop locally than travel to urban shops for much more competitive prices (Donoghue & De Klerk, 2019:33).

The growing variety and complexity of products in modern marketing often disadvantage those who are socially and economically less privileged (Mugobo and Malunga, 2015:147). Moreover, the advancement of technology in product innovation has not eased consumer familiarity and understanding of product features and benefits (Tewari, 2018:10). It is known that increased product variations and advanced technology have increased cognitive dissonance among consumers with low socio-economic statuses, therefore, protection and education of such consumers remain important in South Africa. The growing distrust of modern marketing of 'unwarranted wants' among consumers emphasises the need for continued consumer protection from business' capitalist intentions (Mugobo and Malunga, 2015:153).

The term 'unwarranted wants' refers to desires or needs that have been artificially created or exaggerated by marketing or advertising efforts, rather than originating from genuine consumer requirements (Teo, Mohamad & Ramayah, 2021:13). Often, people are made to feel they want products or services that they don't necessarily need by persuasive marketing tactics. According to the concept, businesses can manipulate consumer perceptions and create a sense of necessity around products and services that are not essential, resulting in consumerism based on artificial and superficial desires, driven by profit motives. Considering this growing distrust, it is important to protect consumers from manipulative practices that exploit their psychological and emotional triggers in order to drive them to consume (Teo, Mohamad & Ramayah, 2021:27).

In addition, according to Popcorn (1992), cited by Mason, (2018:12), vast online platforms for transacting put the LDCs at risk of being manipulated due to the limited nature of sales

personnel providing advice on available products or services. It is therefore essential that consumer education of their rights is promoted particularly among those from low socioeconomic areas or LDCs. However, despite the above reasons to promote consumer awareness of rights in LDCs, the level of consumer protection in South Africa still remains low (Mugobo and Malunga 2019:224).

Among consumer protection authorities in South Africa, there is a lack of technical knowledge about industries and high bureaucracies, which often make it difficult to enforce consumer laws (Teo, Mohamad & Ramayah, 2021:39). Political interference in consumer protection bodies often weakens consumer laws in South Africa, while big businesses leverage their financial power to lobby against consumer protection measures. To ensure consumers from lower socio-economic areas are aware of their rights, legislative consumerism in Durban, KwaZulu-Natal, must be understood.

1.2 AIM OF STUDY

The aim of this study is to investigate consumer rights awareness among residents of low socio-economic areas in Durban, KwaZulu-Natal.

1.3 OBJECTIVES OF STUDY

- To determine the perceptions of consumers from low socio-economic areas on consumer rights.
- To ascertain the relationship between consumer awareness of rights and socio-economic development.
- To trace the relationship between consumerism and consumer awareness of rights.
- To recommend effective ways of promoting consumer awareness of rights in low socio-economic areas.

1.4 RESEARCH QUESTIONS

Based on the research objectives of this study, the following research questions have been addressed:

- What are the perceptions of consumers from low socio-economic areas on consumer rights?
- What is the relationship between consumer awareness of rights and socio-economic development?
- What is the relationship between consumerism and consumer awareness of rights?
- Which effective ways can be used to promote consumer awareness of rights in low socio-economic areas?

1.5 SIGNIFICANCE OF STUDY

This study of consumer rights awareness among Durban residents in KwaZulu-Natal is valuable for both academic research and practical application. Using existing literature, this study aims to fill a gap concerning consumer rights awareness within marginalised communities (Boix & Lizarza, 2022). This study highlights the unique challenges faced by low-income consumers in consumer protection, such as limited access to information and resources, by focusing on a demographic often overlooked in consumer protection studies. By analysing these findings, policymakers and consumer advocacy groups will be better able to develop consumer protection policies and educational campaigns that are more targeted and effective (Thomas & Kureshi, 2020). Moreover, businesses can use these insights to develop more ethical marketing strategies that consider the welfare of low-income consumers, ultimately fostering trust and loyalty (Kotler & Armstrong, 2018). The study contributes to consumer rights advancement and promotes consumer equity.

1.6 CONCLUSION

This chapter provided a detailed introduction and background for the study. It also elaborated on the research problem, aim, objectives and research questions. The scope of the study was outlined, specifying the extent and limits of the research in terms of geographical area, target population, and specific aspects to be investigated. The significance of the study was emphasised, showcasing its potential impact on both academic research and practical applications in the field. The next chapter will focus on the literature review of the study.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

The previous chapter introduced the research. The background of the study as well as the significance and objectives of the study were also discussed in the first chapter. The chapter aims to examine literature on issues pertaining to the level of awareness of rights among customers from lower socio-economic status in Durban, KwaZulu-Natal.

This chapter assesses relevant literature to this study's purpose. It commences with the definitions of certain pertinent concepts relevant to this study, from there the main concepts of the study are discussed and potential relationships amongst them are illustrated. The challenges of consumers in low socio-economic jurisdictions of South Africa are brought to light and the theoretical underpinning of the study is discussed in this chapter.

2.2 DEFINING THE MAIN CONCEPTS OF THE STUDY

This study focuses on three main concepts which are consumerism, consumer awareness and socio-economic development. Thus, the objectives to confirm the relationship that exists amongst these three are relevant to this study. A brief discussion of these three concepts will therefore aid in understanding the variables of this study.

2.2.1 CONSUMERISM

Consumerism, a multifaceted term, eludes a singular definition across diverse contexts such as public administration, economics, and marketing. Boix and Lizarza (2021:2) emphasised that a single meaning of the term consumerism in business is difficult to achieve in different contexts of public administration, economics and marketing. One perspective identifies consumerism as the promotion or protecting of consumer interest whereas the other describes it as a theory that supports an increase of consumption goods and services to achieve economic growth. Kotler (1972 cited by Lee, Dewhirst & Cherrier, 2018:190) defined consumerism as an organised social movement aimed at protecting and promoting buyers interests in relation to those of sellers. Tewari (2018: 3) adds that the concept encompasses citizens and the government collaborating to promote buyer rights and influence in relation to the seller.

Chaubey, Kala and Gupta (2019:3) conclude that consumerism is a public pressure movement aimed at reorganising and refining market practices to align with responsibility transparency, sincerity and ethics. Consumerism as a consumer protection effort comprises of internal and external issues. Internal issues are concerned with the safety of products, improper branding and advertisement, unfair pricing, misleading packaging and labelling as well as product quality. On the other hand, external issues are public pressures on environmental pollution, health and welfare systems (Chaubey, Kala & Gupta, 2019:3). However, consumerism varies with differences in socio-economic development, with developing countries more concerned with legislation and implementation of consumerism than active engagement of the concept in developed countries.

2.2.2 CONSUMER AWARENESS

According to Rousseau and Venter (1995 cited by Makanyeza & du Toit, 2020:1) consumer awareness refers to the degree of consciousness or level of alertness by consumers to their rights and responsibilities when transacting. This consciousness or alertness of the existence of rights enables the consumer to make informed decisions when buying, and to protect themselves from exploitation by companies. Furthermore, consumer awareness of their rights and responsibilities covers five areas which are bargain hunting, general consumer knowledge, product knowledge, information search and price consciousness (Yilmaz & Kocoglu, 2019:267).

All these factors describe a level of awareness of consumer rights. Bargain hunting describes a consumer's ability, strength or awareness to acquire products or services at low prices in the marketplace. General consumer knowledge is basic knowledge gained when purchasing, which makes a consumer an informed decision-maker. Knowledge of product attributes such as warranties, guarantees, expiry dates and alertness of new products and services in the market refers to product knowledge. The act of constantly seeking information in the market by consumers describes information search as an attribute of consumer awareness.

Furthermore, price consciousness is price awareness of consumers willing to search and process information related to prices. Consumer awareness, therefore, represents some or all of the above elements. A consumer has to be aware of his/her rights for him/her to actively engage in consumer movements (i.e., consumerism) of protecting rights in the

marketplace. Similarly, Makanyeza and du Toit (2020:2) find consumer awareness as a subset of consumerism, and that all literature on the subject emanated from studies on consumerism (Kotler et al., 2019:172). It is important to determine the level of awareness of rights by South African consumers of lower socio-economic status. Determining their level of awareness will indicate why consumers from developing countries are not active defenders of their rights, according to Mwaura, Oloko and Oyugi (2020:84).

2.2.3 SOCIO-ECONOMIC DEVELOPMENT

Socio-economic development describes a sustainable increase in prosperity and quality of life of individuals, firms, and communities achieved through innovation, low costs of transacting and efficient use of resources in the production and selling of product and services (Feldman et al., 2019:10). According to Roztocki and Weistroffer (2018:541), socio-economic development implies a continuous progress or growth within society. The term combines social factors of growth: education, employment and health, as well as economic factors of growth: income and assets (Stec et al., 2020:84). In general, socio-economic development implies a continued process of change or growth in both social and economic factors of a society that can affect an individual, firm or nation. For the purpose of this study, socio-economic development differentiates developing countries from developed ones and determines issues of consumer awareness and consumerism.

In the South African context, people living in rural areas, cities and informal settlements often face significant challenges in enforcing their consumer rights due to various socio-economic factors (Donoghue & De Klerk, 2019:59). These communities are often marginalised and have limited access to information, resources, and legal support, making them more vulnerable to exploitation by retailers and businesses. One key factor is the lack of awareness and education about consumer rights. Many individuals in these communities may not be aware of their rights or how to assert them, leaving them at a disadvantage when dealing with unscrupulous retailers (Feldman et al., 2019:11). Additionally, the high levels of poverty and unemployment in these areas can further exacerbate this situation, as individuals may feel pressured to accept unfair or exploitative practices due to their economic circumstances.

Furthermore, the lack of infrastructure and services in these areas can also contribute to the exploitation of consumers (Donoghue & De Klerk, 2019:60). For example, limited access to

formal banking services may lead to reliance on informal lenders who charge exorbitant interest rates, further entrenching individuals in poverty. In this context, socio-economic development plays a crucial role in addressing these challenges (Makanyeza & du Toit, 2020:2). By improving access to education, employment opportunities, and basic services, individuals in these communities can become more empowered and better able to protect their consumer rights.

Additionally, efforts to raise awareness about consumer rights and provide support for enforcement can help to level the playing field and reduce exploitation (Makanyeza & du Toit, 2020:2). Overall, addressing the issue of consumer rights in low socio-economic areas requires a comprehensive approach that addresses the underlying socio-economic challenges faced by these communities (Feldman et al., 2019:17). By promoting socio-economic development and empowering individuals, a more equitable and just society for all can be achieved. To accomplish this, service providers and policy developers must understand consumer attributes. The next section of this chapter discusses the three most relevant consumer attributes pertinent to this study. Thereafter, a discussion on the impact of globalisation and its effect on consumer rights is undertaken.

2.2.4 CUSTOMER ATTRIBUTES

According to Schiffman, Kanuk & Wisenblit (2020:37), all customers have unique sets of characteristics that define them. Retailers need to understand these characteristics to better serve them. In addition to enabling retailers to identify their customers, this understanding also allows them to build an effective customer service package. Based on demographic, psychographic, or firmographic information, customer attributes can be used to group customers. The three identified consumer attributes are discussed below.

- **Demographic information:** This is a logical method of categorising customers. It includes variables such as age, gender, marital status, income, occupation, family life cycle, and religion (Schiffman, Kanuk & Wisenblit, 2020:76). In South Africa, retailers like Pick and Pay, Woolworth, Checkers and Makro use store cards such as the Smart shopper cards, Woolworth rewards cards, Checkers xtra savings card, and the Makro card to gather such information from their customers.

- **Psychographic information:** Describes a retailer's customers' lifestyles, attitudes, cultures, socioeconomic classes, and reference groups. This information provides a shrewd understanding of their customers. It helps retailers to understand their customers' expectations and behaviours. Even though individuals earn the same salary, it does not mean that they spend it similarly.
- **Firmographic information:** An organisation's business type, number of employees, hours of operation, and so on are all included in this section. There is a business-to-business environment for supermarkets, and it is essential that they understand themselves as entities rather than as eventual customers. People often draw on their personal experiences when making business decisions (Schiffman, Kanuk & Wisenblit, 2020:77).

2.3 GLOBALISATION AND CONSUMER RIGHTS

Globalisation usually facilitates increased international trading of products and services. Although this trading generates an increased variety of products for consumers and improved competitiveness amongst firms, it also raises concerns about quality and safety of products among consumers (Teo, Mohamad & Ramayah, 2021:53). For example, in the United States, the influx of imported toys from various countries has led to several recalls due to safety issues, such as the presence of harmful chemicals (Consumer Product Safety Commission, 2021). In Europe, the horsemeat scandal highlighted the complexities and potential pitfalls of global supply chains in the food industry, raising significant concerns about food labelling and safety standards (Lawrence, 2018:16).

Similarly, in Japan, the Fukushima disaster underscored the importance of stringent safety regulations for both domestic and imported goods, particularly in the nuclear energy sector (World Nuclear Association, 2021). These examples illustrate how globalisation, while beneficial in many respects, necessitates robust consumer protection measures to ensure product quality and safety across borders. Nowadays, consumers are exposed to various products and services in which quality and safety cannot be guaranteed as these commodities are foreign (Zakersalehi & Zakersalehi, 2019:81). In such circumstances, consumer awareness and protection of consumer rights are very essential.

According to Makanyeza and du Toit (2020:2), consumer awareness ensures that consumers are not exploited, they make informed decisions and improve their satisfaction after

purchasing. However, the extent of consumer awareness is reported to be unstable in varying socio-economic situations (Donoghue & De Klerk, 2019:63). Research confirms differences in the level of alertness of consumer rights and protection in differing levels of economic development (Pentz, Terblanche, & Boshoff, 2018:41; Makanyeza & du Toit, 2020:48; Reddy & Rampersad, 2020:182). In developed economies, it is reported that there is active consumerism or constant pushing for redress to keep companies in check of consumer rights. In developing or less-developed nations, the majority of consumers often do not exercise their right against business misconduct due to ignorance. Likewise, Consumer International (2021:10) emphasises decreased knowledge privileges in less- developed economies whereby consumers pay poverty premiums on products or services, yet do not protest against such business exploitation.

Efforts to measure indicators of consumer awareness are limited in developed economies, which explains the difference in active consumerism across various levels of socio-economic development (Makanyeza & du Toit, 2020:52). Similarly, Kumar (2019:331) argues that socio-political and economic changes contribute to differences in levels of consumer awareness and protection of rights. Kumar (2019:339) reports a growing disengagement among consumers in protecting their rights, particularly as educational qualifications decrease. The above suggests that consumer awareness of rights and their protection in South Africa is likely to differ from that in developed nations. Despite being a democracy, South Africa experiences widespread wealth inequality, leading to low levels of consumer awareness in lower socio-economic urban areas and rural regions (Kumar 2019:339)

2.3.1 CONSUMERISM MOVEMENT IN SOUTH AFRICA

McQuoid-Mason (2018:87) states that South Africa's consumer movement started in the late 1960s. As an umbrella body to coordinate consumers interests, the South African Coordinating Consumer Council was established in 1972 to support this movement. As a result, the Consumer Council was often criticised for being too closely related to business and government finance. In South Africa, the consumer movement is still in its infancy.

For several years, organisations such as the Housewives League, the South African National Consumer Union, and the National Black Consumer Union have existed, but their lobbying influence has been limited (McQuoid-Mason, 2018:92). However, the media, including radio, newspapers, television and social media, have played a significant role in bringing consumer abuse to the public's attention and protecting consumers. By threatening adverse publicity for

unscrupulous business organisations or traders, consumer journalists have often assisted consumers. According to McQuoid-Mason (2018:97), electronic media, in the form of the television programme 'Fair Deal' and the radio programme 'Price Tags', has played a major role in giving consumers a voice to air their complaints. Before the emergence of a formal consumer movement in South Africa, social media is now among the most powerful tools available to consumers. Consumer protection is provided by several professional associations, but they are generally less effective than independent consumer protection agencies.

The concept of organised consumerism is not new to South Africa. Although South Africa did not have a codified consumer protection system until the 1950s, several voluntary consumer protection organisations have been established to act as a conduit between consumers and the government (Rousseau, 2018:75). In addition to certain rights under common law, legislation provided limited protection for consumers (Reddy & Rampersad, 2020:193). For example, the legal processes required to pursue consumer protection claims were often complex, time-consuming, and expensive. Many consumers were unable or unwilling to navigate these processes effectively limiting their ability to seek redress. The Consumer Protection Act (68/2008) (hereafter referred to as the CPA), which came into effect on 1 April 2011, has recently given consumerism an entirely new flavour in South Africa. Under the Consumer Protection Act (CPA), Section 55 (2) guarantees consumers the right to receive goods that are suitable for their intended purposes, of good quality, free from defects, durable for a reasonable period, and compliant with applicable standards. This provision protects consumers from substandard products and ensures fair value and safety.

The CPA replaced some pre-existing legislation, created some new laws and codified others. 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 & Rampersad, 2020:195; South Africa ICA, 2018).

A key objective of the CPA is to assist those who are economically, politically, or socially disadvantaged. It is intended to encourage fair business practices, protect consumers from

dishonest trade practices and unfair trade practices, promote fair informed consumer choices, and promote consensual dispute resolution (Reddy & Rampersad, 2020:206; South Africa ICA, 2018). In order to ensure that aggrieved consumers have access to redress, the CPA has a central aim. In addition to the CPA, consumers can contact suppliers directly, lodge complaints on complaint websites, or contact non-governmental consumer protection organisations such as the National Consumer Forum (NCF), and South African National Consumer Union (South Africa NCU).

On the other hand, consumers can contact alternative dispute resolution agents, government bodies such as the National Consumer Commission, Consumer Courts, Magistrates' Courts, and the National Consumer Tribunal, which is an independent body aimed at achieving fairness and justice for all (Melville, 2021: 88). As part of the CPA, accredited consumer protection groups are also allowed to take action to protect consumer interests (South Africa ICA, 2018). South African consumers now have some of the best protection in the world due to the CPA, as well as the recent promotion of consumerism by consumer advocacy groups, the government, and businesses (Donoghue & De Klerk, 2018:372).

Despite the growing middle class, most of the population remains poor, and lacks proper education, contributing to a high level of illiteracy. Additionally, consumers in South Africa differ in their level of consumer sophistication, implying that they can make informed decisions about products and services. Generally, less sophisticated consumers are unaware of their rights, and unable to seek redress when dissatisfied, while more sophisticated consumers tend to have higher expectations, and are more likely to express dissatisfaction with products and services (Donoghue & De Klerk, 2019: 109; Erasmus, 2018:59). To fully appreciate and understand the concept of consumerism as well as the importance of consumer awareness and its impact on society, the next section discusses consumer protection from both an international and national perspective.

2.4 INTERNATIONAL CONSUMER PROTECTION

International developments in consumer protection have arisen as a result of abuses perpetrated against consumers in both the developed and developing worlds. As part of the United Nations General Assembly's Consumer Protection Guidelines (McQuoid-Mason, 2018:134), countries (particularly developing countries) were advised to strengthen consumer protection policies and legislation, and to encourage international cooperation.

There are some general principles in the guidelines, and the government should establish a system that provides the following:

- **Safeguarding Consumers' Physical Well-being:** A primary objective of the UN guidelines is to protect the health and safety of consumers. This includes ensuring that products and services are safe and healthy for consumers. Manufacturers and service providers must comply with strict safety standards and regulations imposed by governments. According to the guidelines, consumer goods, especially food, pharmaceuticals, and everyday household items should be rigorously tested and certified (Stewart, 2018:54). Countries can protect consumers' physical health by enforcing these standards, which can prevent harm caused by unsafe products.
- **Protecting the Consumer's Economic Interests:** A crucial component of the guidelines is protecting the economic interests of consumers. Through unfair business practices, such as false advertising and price gouging, consumers can be exploited financially. In order to ensure that consumers receive fair value for their money, countries should establish regulatory bodies to monitor and control these practices (McQuoid-Mason, 2018:134). By prohibiting deceptive marketing practices and ensuring transparency in transactions, the Consumer Protection Act of 2008 protects South African economic interests (Stewart, 2018:56).
- **Consumers' Access to Redress:** Access to redress is emphasised in the guidelines. Effective redress systems are crucial for maintaining consumer trust and confidence in the marketplace. Consumers should have clear and accessible mechanisms for seeking compensation or resolution when their rights have been violated. There are ways for consumers to resolve disputes without resorting to lengthy and expensive legal processes (McQuoid-Mason, 2018:134). Consumers in South Africa have access to dispute resolution and compensation procedures and provisions in the Consumer Protection Act, which makes it easier for them to seek redress (Stewart, 2018:57).
- **Goods and Services Essential to Life:** Ensuring access to essential goods and services is a fundamental principle in the guidelines. This includes providing consumers with access to basic necessities such as food, water, healthcare, and energy. The guidelines advocate for policies that make these essential goods and services affordable and accessible to all segments of the population, particularly the vulnerable and disadvantaged groups (McQuoid-Mason, 2018:134). In line with these recommendations, South African legislation includes measures to ensure that

essential services are available to all citizens, supporting their right to a decent quality of life (Stewart, 2018:59).

- **Standards of Production and Performance:** The guidelines stress the importance of maintaining satisfactory standards of production and performance for goods and services. This involves setting and enforcing quality standards that manufacturers and service providers must meet to ensure that their offerings are safe, reliable, and effective. Governments are encouraged to develop comprehensive regulatory frameworks that include regular inspections, certifications, and penalties for non-compliance (McQuoid-Mason, 2018:134). In South Africa, the Consumer Protection Act enforces these standards to protect consumers from substandard products and services (Stewart, 2018:59).
- **Informed Marketing Practices and Adequate Business Practices:** A key element of the guidelines is the promotion of informed marketing practices as well as adequate business ethics, which ensure that consumers receive accurate and clear information about the products they are buying. It is important for marketing practices to be honest and transparent, so that consumers can make informed decisions on the basis of factual and unbiased information (McQuoid-Mason, 2018:134). As a result of these guidelines, South African legislation incorporates these principles, requiring truthful advertising and ethical conduct in business operations (Stewart, 2018:59).
- **Consumer Protection International Cooperation Proposals:** International cooperation in consumer protection is encouraged in these guidelines. This involves countries working together to share information, best practices, and strategies to improve consumer protection. Countries can benefit from international cooperation in addressing cross-border issues, such as fraudulent online transactions and unsafe imported products (McQuoid-Mason, 2018:134). The commitment of South Africa to these guidelines reflects its commitment to aligning with global efforts to protect consumers, as well as facilitating the exchange of information and cooperation between its citizens and other nations (Stewart, 2018:61).
- **Adequate Distribution Facilities, Standards, and Labelling:** Consumer goods, particularly food, water, and pharmaceuticals, should be distributed in adequate facilities, according to the guidelines. Distribution channels ensure that products reach consumers within the shelf life of their product in good condition. Consumers receive essential information about the products they purchase through standards and

labelling (McQuoid-Mason, 2018:134). In South Africa, strict labelling and quality control standards are mandated to ensure that consumers receive safe and properly labelled products (Stewart, 2018:61).

Additionally, the guidelines emphasised the importance of adequate distribution facilities, standards and labelling as well as quality control for food, water and pharmaceuticals. These guidelines were incorporated into the South African legislation in 1994. The incorporation of the United Nations General Assembly's Consumer Protection Guidelines into South African legislation, particularly through the Consumer Protection Act of 2008, signifies a commitment to international standards for consumer protection (Stewart, 2018:53). This legal framework ensures that consumers in South Africa are entitled to fair treatment, have access to essential goods and services, and are protected from unfair business practices, aligning the country with global efforts to enhance consumer rights.

2.4.1 CONSUMER PROTECTION IN SOUTH AFRICA

Consumer protection is a fundamental aspect of maintaining fair and ethical practices in the exchange of goods and services. In South Africa, as in many other jurisdictions, the legal framework plays a pivotal role in safeguarding the rights and interests of consumers (Department of Trade and Industry, 2019). This section explores the foundation of consumer protection in South Africa, emphasising the laws and government departments that contribute to ensuring a reasonable and acceptable standard of quality for consumers.

The basis of consumer protection is the law, which governs transactions where goods are exchanged for money. Consumer protection laws cover a wide range of situations involving consumers. Most of the legislation impacting consumer protection is in the field of criminal law, and the main aim is to uphold high standards of trading (McQuoid- Mason, 2018:136). The consumer protection laws assure the consumer of a reasonable and acceptable level of quality (Stewart, 2018:53). The following sections of the CPA afford rights and protection to consumers:

- **Section 2: Consumer's right to privacy:** This section states that consumers have the right to privacy in their dealings with suppliers and that suppliers must not unreasonably disclose personal information of consumers.

- **Section 5: Right to fair and honest dealing:** This section prohibits suppliers from engaging in unfair or deceptive practices, including false, misleading, or deceptive representations.
- **Section 56: Implied warranty of quality:** This section provides that all goods sold to consumers are subject to an implied warranty of quality, meaning that the goods must be of good quality, in good working condition, and free from defects.
- **Section 61: Right to return goods:** This section gives consumers the right to return goods within a certain period if the goods are defective, unsafe or not of the quality that the consumer could reasonably expect.
- **Section 68: Right to cancel advance reservations, bookings, or orders:** This section allows consumers to cancel advance reservations, bookings, or orders without penalty under certain circumstances.
- **Section 69: Right to cooling-off period for direct marketing:** This section gives consumers a cooling-off period during which they can cancel certain agreements entered into as a result of direct marketing.

Several sections of the Consumer Protection Act (CPA) have been analysed and critiqued by various authors with the goal of protecting consumer rights. Roe (2018:32) commends this section for its role in building consumer trust, since privacy is a critical concern in the digital age, as it protects consumers' personal information in their dealings with suppliers. Despite this, Stewart (2018:73) notes that enforcement can be challenging, particularly with the increase in digital marketing and data breaches. The section on unfair or deceptive practices, praised by Roe (2018:33) for its comprehensive approach to consumer protection, argues that it helps deter fraudulent activity.

This section is crucial to maintaining market integrity. However, some critics have argued that "unfair" and "deceptive" definitions can be subjective, creating legal ambiguity (Stewart, 2018:73). McQuoid-Mason (2018:134) and Stewart (2018:74) both praise section 56 for its straightforward assurances of quality, which are vital for consumer confidence. Section 56 mandates that goods sold to consumers must be of good quality and free from defects. Nonetheless, they note that the consumer is sometimes unfairly encumbered with the burden of proof, especially if the defect was caused by a third party.

As a result of Section 61, consumers can return defective or unsafe products. This section is widely applauded for giving consumers the power to demand accountability from suppliers (Hall, 2021: 59). There are, however, potential drawbacks, such as inconvenience and cost associated with returning goods, which might discourage consumers from exercising this right, according to Stewart (2018:75). Under certain circumstances, consumers may cancel advance commitments without incurring a penalty under Section 68. Roe (2018:45) acknowledges that this flexibility protects consumers from unforeseen circumstances.

Stewart (2018:54), however, expresses concern about the possibility of consumers abusing the system, which could adversely affect businesses. For direct marketing agreements, section 69 provides a cooling-off period so that consumers can re-consider their purchases. Roe (2018:77) lauds this as a significant protection against high-pressure sales tactics. Nevertheless, Stewart (2018:78) observes that businesses may incur increased operational costs as a result of returns and cancellations. While the CPA's key sections are generally regarded as protecting consumer rights, the authors point out that they have both strengths and weaknesses in their implementation and enforcement. Laws and regulations alone are not sufficient to protect consumers; dedicated state institutions must be established and tasked with safeguarding consumer rights and ensuring that laws are enforced equally, without fear or favour toward any individual or group. The following section highlights the government agencies and departments responsible for consumer protection in South Africa.

2.4.1.1 GOVERNMENT DEPARTMENTS RESPONSIBLE FOR MAKING LAWS

There are certain government departments that are responsible for making laws in consumer affairs (McQuoid-Mason, 2018:138). Among these are departments or ministries that are responsible for consumer protection, prices, trade, industry, commerce, agriculture, fisheries, food, and internal affairs. In a free economic system, these departments are responsible for enacting most consumer legislation, including:

- **Regulatory Laws Governing Credit and Credit Facilities:** Government departments responsible for consumer affairs enact regulations to govern credit and credit facilities. As a result of these laws, consumers are protected from predatory lending and exploitative credit terms by ensuring transparency and fairness in lending practices. Regulations may cover topics such as interest rates, fees, disclosures, and debt collection. Regulatory policies promote responsible lending and borrowing practices,

fostering financial stability and consumer confidence (Hall, 2021: 60).

- **Laws Regulating Monopolies, Unfair Trading, and Consumer Protection:** Laws are enacted by government departments to prevent the formation of monopolies, limit unfair trading practices, and protect consumers from harm. These laws promote competition, avoid market dominance, and safeguard consumer choice. Regulations may include antitrust measures, price controls, and measures to curb deceptive or fraudulent business practices. These laws contribute to the efficient functioning of markets and the well-being of consumers by ensuring a level playing field while preventing exploitation (Roe, 2018:58).
- **Consumer Protection Laws Relating to Contracts of Sale:** In commercial transactions, consumer protection laws, particularly those relating to sale contracts, play a critical role in protecting consumers' rights. The sale of goods and services is governed by these laws, including guarantees, warranties, and terms. Regulations may require businesses to provide accurate and clear information about products and services, honour warranties, and resolve disputes in a fair and transparent manner. In addition to establishing clear rights and obligations for businesses and consumers, these laws enhance consumer welfare by fostering trust and confidence in the marketplace (Hall, 2021: 60).
- **Product Labelling Regulations:** To ensure consumers have access to essential information about the products they purchase, government departments enact regulations governing product labelling. Labelling requirements typically include information such as ingredients, usage instructions, product description, and manufacturer information. As a result of these regulations, consumers are able to assess product quality and safety, helping them avoid potential health risks or misleading marketing practices. Increasing transparency in product labelling contributes to overall consumer satisfaction and well-being through empowering consumers to make educated purchasing decisions (Hall, 2021: 63).

2.4.1.2 PURPOSE AND APPLICATION OF THE CONSUMER PROTECTION ACT

Section 3(1)(b) of the CPA states that it is intended to promote and advance the social and economic welfare of South African consumers by providing them with a redress system that is accessible, effective, and efficient (Sharrock, 2020:299).

As defined in Section 1 of the CPA, the term 'service' includes education and accommodation as part of the scope of the law. According to the definitions in Section 1, the CPA applies to goods or services that are promoted or supplied in South Africa (Marus, 2021:36). The Act does not apply to a transaction where the consumer is a juristic person whose asset value or annual turnover exceeds the threshold value set by the Minister (currently set at R 2 million) (Hall, 2021: 63). Due to this, HEIs with asset or turnover values above this limit will not be covered by the CPA if they are consumers acquiring goods and services from other vendors.

In terms of the CPA, a consumer is any individual to whom goods or services are marketed or rendered. As defined in Section 1, a 'service provider' is an organisation or person who 'promotes supplies or offers to supply any service' for 'consideration'. In Section 5(8) (b), Higher Education Institutions (HEIs) would qualify as suppliers as they provide services (Section 5(8) (b)). Suppliers are those who market goods and services. Educational services (including lectures, practicals and tutorials in the traditional sense, as well as distance learning or electronic communication in the contemporary sense), housing, and other services normally provided to students, such as library services, computer facilities and electronic communication services, educational development programmes, financial aid services, etc (Woker, 2019:83). Despite this, services are not the only aspects of the student package.

Students are not viewed as buyers of goods in the conventional sense, but the definition of 'goods' in the CPA fits well with the HEI student transaction. The definition of 'goods' in Section 1 includes:

- A product intended for human consumption (which includes meals for students and consumable materials used in certain disciplines).
- The term "tangible object" refers to things such as textbooks, educational materials, and laboratory consumables that are not included in (a) above.
- "Any literature" or "information" (which includes study/lecture material which may be written, verbal or digital, which are generally provided to students as part of the study package).

2.4.2 MAJOR INFLUENCES OF CONSUMER PROTECTION

The three main sources of consumer protection are legal influence, political influence, and competitive influence (Craston, 2018:67).

Legal influence

Regulatory influences include governmental, state, and local legislation, as well as the agencies responsible for enforcing the laws and investigating business practices (McQuoid-Mason, 2018:109). It is important for the government to have oversight in order to protect consumers' interests during mergers, as mergers are often not good for consumers (FDCH Press Releases, 2021). The aviation industry is one of the industries that is subjected to scrutiny. In addition to law enforcement agencies and business practice investigations, legal influence encompasses various regulatory frameworks established by government, state, and local legislation (McQuoid-Mason, 2018:127). As a result of mergers that may harm consumer welfare, government oversight is crucial to protecting consumer interests (FDCH Press Releases, 2021). As an example, the aviation industry is subject to considerable regulatory scrutiny to ensure fair competition and consumer protection.

Political influence

Various consumer groups exert political pressure to control marketing practices and activities by protecting consumer interest against misconduct and unfair dealings by businesses (Chaubey, Kala & Gupta, 2019:147). Consumer protection is influenced by political groups and organisations that exert pressure on politicians to regulate and control marketing practices and activities (Chaubey, Kala & Gupta, 2019:147). By lobbying for legislation that safeguards consumer interests, these organisations ensure businesses engage in fair and ethical business practices. Consumer rights are raised, and laws are pushed harder for stronger enforcement by them. Campaigns and movements that hold corporations accountable for misconduct, advocate for transparency and fair treatment are also part of political influence. To promote a fairer and equitable marketplace, this kind of political activism is crucial to shaping policies that protect consumers from exploitation and fraud.

Competitive influence

The term “competitive influence” is used to describe actions taken by other firms that affect each other and consumers (Craston, 2018:97). Companies must compete within the

bounds of the law because competition is the lifeblood of commerce (McQuoid-Mason, 2018:114). Section 88 of 1990 amendment to the Maintenance and Promotion of Competition Act of South Africa to cover business acquisitions, restrictive practices and monopoly situations. When companies are involved in marketing warfare, this act protects competitors and consumers from unfair conduct by their competitors (Woker, 2019:94). Section 88 of the Maintenance and Promotion of Competition Act of South Africa is a crucial legal provision that addresses issues related to competitive influence and ensures fair business practices. The act, as amended in 1990, broadens its scope to cover business acquisitions, restrictive practices, and situations where a monopoly may arise. This legislation plays a pivotal role in regulating the behaviour of companies engaged in competitive practices, offering protection to competitors and consumers alike (Woker, 2019:94).

The Maintenance and Promotion of Competition Act in South Africa serves as a protective shield against unfair practices not only within the country but also in dealings with international manufacturers and commodities (Woker, 2019:96). By setting clear boundaries and standards for competition, the legislation ensures that South African businesses are safeguarded from predatory practices that may be employed by international entities.

2.4.3 LEGISLATIVE BODIES IN CHARGE OF CONSUMER PROTECTION RIGHTS

There has been a lack of adequate protection for consumers in South Africa's legal system due to the use of common law (McQuoid-Mason, 2018:134). Until the first democratic elections in 1994, the non-white population had been deprived of their rights by:

- The apartheid system, which prevented the development of a true free enterprise system.
- The lack of extensive research on consumer experiences by government agencies.
- The vulnerability of uneducated and unsophisticated consumers due to linguistic, literacy, and cultural differences.

For years, suppliers have practiced the 'take it or leave it' approach to consumer relations, which has resulted in a chasm between consumers and suppliers. According to Smith

(2018:47), recent increases in consumer complaints are related to the sophistication of consumers and their political and economic development.

In 1998, the South African Constitution was amended to protect consumer rights. The South African Constitution is now a comprehensive guide to consumer protection. In order to protect consumers, the Consumer Affairs Court Act 46 of 1996 provides for investigations, prohibitions, and controls of unfair business practices. It is proposed to establish an office for investigating unfair business practices under the direction of a Consumer Protector and a Consumer Affairs Court, as well as authorise local authorities to establish consumer advice offices (South African Government, 2022).

In addition to these bodies, there are many others that play a role in consumer protection in South Africa. These include:

The Small Claims Court

The Small Claims Court in South Africa stands as a government-funded entity, offering legal services to consumers facing financial constraints that would otherwise hinder their ability to afford high legal fees (Cant, 2020:79). This legal forum plays a crucial role in empowering consumers to seek redress for issues such as consumer contracts, faulty products, or inadequate services, particularly in cases that are straightforward and of smaller scale. Furthermore, the court is most suitable for cases that do not involve intricate legal complexities or substantial claims, as more complex or larger-scale disputes may necessitate pursuit through alternative legal channels.

A distinctive feature of the Small Claims Court is its asymmetrical nature regarding claims initiation. While consumers have the right to bring a company to the Small Claims Court, the reverse is not true (Cant, 2020:83). This signifies that companies are restricted from initiating claims against consumers in this particular legal forum. This deliberate limitation ensures a balanced and consumer-friendly environment within the Small Claims Court, preventing companies from leveraging legal action against consumers in this specific context.

In conclusion, the Small Claims Court in South Africa serves as an essential legal recourse for consumers with smaller claims who may be financially disadvantaged in pursuing traditional legal avenues. Its jurisdictional limit, exclusion of more complex cases, and the asymmetry in claims initiation contribute to its role in providing accessible and efficient legal

remedies for consumers facing smaller-scale grievances (Du Plessis, 2019:37). This legal framework aligns with the broader goal of fostering consumer protection and empowerment within the South African legal system.

The South African Bureau of Standards (South Africa BS)

The South African Bureau of Standards (SABS) was established in 1945 by the Standards Act, introduced by the South African government (South Africa BS, 2020). SABS is primarily concerned with developing, promoting, and maintaining standards and quality in the fields of commodities and services. As a quality assurance benchmark, it ensures that consumer products meet specific safety and efficiency standards. Consumers are able to contact SABS with complaints and grievances about any product on the market, ensuring consumer protection and trust (South Africa BS, 2020). SABS certifies and tests products, tests and inspects goods, and provides guidelines for safety and performance. Consumer products must be registered with this body in order to be safe and effective. South Africa BS sets safety and efficiency standards for a wide range of consumer goods. This body may be contacted by consumers if they have complaints or grievances about any product on the market (South Africa BS, 2020).

The South African National Consumer Union

The South African National Consumer Union (SANCU) was established in 1963 by a group of concerned individuals and consumer organisations (Peattie, 2018:9). The primary aim of SANCU is to protect and promote consumer rights, providing a platform for consumers to voice their grievances. This non-governmental organisation handles disputes between consumers and businesses, ensuring fair treatment and resolution of complaints. Furthermore, SANCU advocates for better consumer protection laws and educates the public about their rights to increase consumer awareness and improve consumer perception. Peattie (2018) argues that SANCU plays a crucial role in enhancing consumer confidence and trust in the marketplace by providing these services. Disputes about consumers are handled by this non-governmental organisation. Consumers can report their complaints to this body if they are unhappy with a certain seller or receive an unsatisfactory service from a service provider (Peattie, 2018: 9). In addition to increasing the awareness of consumer rights, this organisation also works to improve consumer perception.

National Consumer Forum (NCF)

In 1996, a coalition of consumer rights activists and organisations established the National Consumer Forum (NCF, 2004). NCF is primarily concerned with protecting and promoting consumer rights and interests, ensuring they are adequately represented in consumer policy. The NCF advocates for consumer-friendly policies and practices based on the United Nations Guidelines on Consumer Protection of 1985, revised in 1999. The NCF promotes consumer rights, provides education and information, and addresses consumer complaints, thus enhancing consumer protection and fostering fair markets (NCF, 2004). In South Africa, the NCF protects and promotes consumer rights and interests through its non-governmental organisation. To ensure that consumer rights are reflected in consumer policy (NCF, 2004), they operate in accordance with the United Nations Guidelines on Consumer Protection of 1985 (and revised in 1999).

2.4.3.1 INSTITUTIONS FOR HIGHER EDUCATION AND CONSUMER PROTECTION

This section of the study examines HEIs in relation to the relevant provisions of the CPA and the impact of these provisions on them. HEIs are integral to the landscape of consumer protection in South Africa (Cant, 2020:99). Their role extends beyond traditional academic pursuits, encompassing consumer education, research, policy development, and ensuring redress mechanisms for students within the framework of the CPA. This intersection between higher education and consumer protection aligns with the broader societal goals of addressing historical inequalities and promoting a fair and informed consumer market (Peattie, 2018:12).

Higher education plays a crucial role in promoting consumer protection, particularly for individuals from lower socio-economic backgrounds. Education empowers individuals to understand their rights as consumers, make informed decisions, and effectively advocate their interests (Worsham, 2020:82). For individuals in lower socio-economic groups, higher education can provide the knowledge and skills needed to navigate the complex consumer market, avoid exploitation, and access redress mechanisms when their rights are violated. Additionally, higher education institutions can contribute to consumer protection through research and policy development, as well as advocacy. This ultimately helps create a more equitable and informed consumer market for all (Peattie, 2018:13).

2.4.4 THE RIGHTS OF THE CONSUMER IN SOUTH AFRICA

In South Africa, consumer rights are protected and promoted by the National Consumer Commission (NCC) and the CPA. The CPA came into effect on April 1, 2011, and it outlines the rights of consumers and responsibilities of suppliers in South Africa (Peattie, 2018:14). The NCC is a regulatory body established under the CPA, and it plays a key role in enforcing consumer rights, investigating complaints, and ensuring that businesses comply with consumer protection laws.

While the CPA was enacted by the South African government, it draws inspiration from international best practices and principles of consumer protection. The Act aims to empower consumers, promote fair business practices, and ensure that consumers have access to accurate information and protection against unfair business practices. As outlined in the Consumer Protection Act, the four basic principles discussed below are: safety, informed choice, choice and hearing (Peattie, 2018:19):

- **The right to safety:** Health and safety authorities expect manufacturers to disclose any risks and side effects associated with products, production processes, or services that may harm health, life, or the environment. In section 24, product liability is addressed. Manufacturers, distributors, suppliers, and retailers are held liable for damage caused by defective goods. Consumers are protected from risks associated with products that could harm their health, lives, or the environment. In accordance with the Consumer Protection Act, 2008, manufacturers must disclose any risks or side effects associated with their products.
- **The right to be informed:** It is essential that consumers receive adequate information so they can make informed choices and are protected from misleading or dishonest marketing and labelling. When a consumer has an allergy to a certain chemical or component, it is crucial that information be made available about the ingredients used in manufacturing the product. As part of Section 22, suppliers are required to provide consumers with clear and understandable information about the

products or services they provide, including any potential risks. In addition, suppliers must ensure that their marketing and labelling are not misleading or deceptive (Consumer Protection Act, 2008).

- **The right to choose:** This implies the ability to choose from a variety of products and services at competitive prices, and to be assured of satisfactory quality. Consumers should not be forced to use certain products, directly or indirectly, because the store can force consumers to use products that do not appeal to them just by stocking them or not stocking them. Consumers' right to choose is protected by Section 54. Suppliers are prohibited from engaging in conduct that limits or restricts consumers' freedom to select goods or services (Consumer Protection Act, 2008, Section 54). Suppliers cannot manipulate availability or supply to coerce consumers into purchasing specific products.
- **The right to be heard** Consumer interests should be represented in government policy making, product development, and complaint handling. Government policies should include consumer interests, as well as consumer complaints. The Consumer Protection Act, 2008, Section 68, provides consumers with mechanisms for voicing their concerns and seeking redress for grievances. Consumers are assured that their interests are represented in complaint handling processes and that effective remedies are available to them (Consumer Protection Act, 2008, Section 68).

A list of four additional principles has been developed by the International Organisation of Consumer's Unions since 1995. These include:

- **The right to redress:** In case consumers have been abused or exploited by sellers, they have the right to receive a fair settlement of just claims, including compensation for misrepresentation or unsatisfactory services. Consumers can seek redress from courts, independent tribunals and arbitrators when goods are sold that are expired, below standard, unsafe, faulty, or of poor quality.
- **The right to consumer education:** In order to make informed and confident decisions about goods and services, consumers must learn their rights, responsibilities, and how to act accordingly. It is also important to educate consumers on how to use products correctly, since incorrect use could cause danger or disease.

- **The right to a healthy environment:** Water and air pollution must be avoided so that present and future generations can live and work in a healthy environment.
- **The right to satisfaction of basic needs:** Having adequate food, shelter, health care, and education are some of the necessities.

2.4.4.1 CONSUMERS' NEEDS AND WANTS

To provide excellent service, retailers need to be cognizant of their customers' preferences and desires (Cant, 2020:103). Retailers have developed the habit of disregarding customer expectations when constructing service packages. They assume they know what their target markets need and proceed accordingly. According to Cant (2020:107), this can result in catastrophic consequences for the retailer's operations in terms of lost sales, lost customers, and a lack of competitive advantage. Thomas and Tobe (2018:9) also support retailers identifying their current capabilities, what they can afford, and using this information to structure their goals and preferences. Generally, it is essential that retailers know their customers intimately.

Harris (2020:4) points out that even though customer needs and wants to differ, it is difficult to distinguish them, and sometimes they are impossible to meet, there are five basic needs that all customers share according to Harris (2020:4). They are as follows:

- I. **Service:** Customers expect attentive and personalised service that addresses their individual preferences and concerns. Retailers must prioritise providing excellent customer service to build trust and loyalty among their customer bases. This will be further discussed below.
- II. **Price:** While customers seek value for their money, they also consider factors such as affordability, perceived fairness, and transparency in pricing. Retailers must strike a balance between offering competitive prices and maintaining profitability. This will be further discussed below (Harris, 2020:5).
- III. **Quality:** Customers expect products and services to meet or exceed their expectations in terms of performance, durability, and reliability. Retailers must deliver high-quality offerings to satisfy customer demands and maintain a positive brand reputation. This will be further discussed below.

- IV. **Action:** Furthermore, customers value action from retailers, such as prompt response to inquiries, efficient problem resolution, and proactive communication. Retailers need to demonstrate responsiveness and agility in addressing customer needs and concerns to foster positive customer experiences (Harris, 2020:4). This will be further discussed in the next section.
- V. **Appreciation:** Personalised gestures, such as loyalty programs, special discounts, and tailored recommendations, can strengthen customer relationships and encourage repeat business. This will be further discussed below.

Service

From a customer's perspective, the level of their purchase influences their expectations of service. Insignificant, impulsive purchases typically require minimal service, whereas significant, well-planned purchases warrant superior service (Harris, 2020:5). This, however, would not suffice to understand the scope of the customer's service requirements. Customer satisfaction depends on a wide variety of factors, such as friendliness, fairness, understanding, and empathy, which have to be present in service. As Timm (2018:130) explains, empathising with customers requires avoiding the attitude of defending oneself or demanding unnecessary details. Instead, store employees should accept the customer's complaint as legitimate because it is genuine. Therefore, it implies that customers are content with receiving smaller services for smaller purchases, but still expect friendly, flexible, and friendly service delivery for larger purchases.

Price

Customer decision-making has become increasingly influenced by the costs incurred in making purchases. The efficient use of limited financial resources is important to every customer. With many supermarkets available for customers to choose from, they strive to spend their money as economically as possible. Nevertheless, quality concerns make it difficult for customers to decide how much to pay (Worsham, 2020:93). Similarly, James (2021:71) asserts that in nearly every sales scenario, a customer complains about the price or cost of an item as being too high. He further asserts that sales professionals must address the actual concerns of the customer.

Quality

The majority of consumers prioritise reasonably high-quality products when making purchases. If the retailer meets the customers' quality concerns, they are less influenced by the price attached to such products (Chang, 2018:165). Customers require products that are durable and functional until they decide to replace them. Meanwhile, customers are concerned about the quality of customer service. In addition, Swinton (2019:22) argues that the quality of customer service is crucial for identifying good, bad, and indifferent retailers. Good customer service keeps customers, while poor service repels them.

Action

Customers have become increasingly demanding when making purchases. If customers encounter a problem or have a question, they need immediate action from store staff. Open return policies and toll-free customer service lines can address this need. For example, for supermarkets to improve their service performance and gain customers' loyalty, they must provide exclusive attention to their customers (Timm, 2018:60). Like all individuals, Harris (2020:75) emphasises that customers want to be valued and treated as an important priority. They expect assistance to be readily available when needed. This implies that speed needs to be integrated with customer service to avoid dissatisfaction among customers.

Appreciation

Customers need to be valued by retailers for their contribution to the overall business success. By simply saying 'thank you' at the checkout counters, retailers can show their appreciation. Harris (2020:98) suggests that special discounts, politeness, and recognising customers by name are positive ways to show customers your appreciation. Furthermore, store personnel can express their gratitude to customers by thanking them for choosing them to do business with them.

2.5 SOCIO-ECONOMIC DEVELOPMENT AND EFFECT ON CONSUMERS' RIGHTS AWARENESS

Consumers from low socio-economic backgrounds in South Africa have consistently faced significant challenges in understanding and exercising their consumer rights. Apartheid was marked by stark economic disparities, and marginalised communities often lacked access to essential consumer protection resources (Nkosi & Motshegwa,

2020). Even though there have been improvements since apartheid, low-income consumers continue to face barriers, including limited access to information, inadequate legal support, and inadequate consumer rights education (Molefe, 2021). Consumer perceptions of their rights are explored in this study, along with the disparities that persist and how socio-economic factors influence their understanding and exercise of those rights. As part of this research's objectives, this section elaborates on the perceptions of consumers from low socio-economic areas on consumer rights, as part of the study's first objective.

2.5.1 INCREASED AWARENESS

Consumer protection and awareness of rights are crucial components of a fair and equitable society, ensuring that individuals, regardless of their socio-economic status, are treated fairly in the marketplace (Wang et al., 2018:81). Increasing consumer awareness is essential for fostering a fair and equitable market where individuals are protected from exploitation and unfair practices (Molefe, 2021). By becoming more aware, consumers of all socioeconomic backgrounds are better able to make informed decisions, assert their rights, and seek redress. The promotion of transparency and accountability among businesses by effective consumer protection not only improves individual outcomes but also promotes market efficiency. As a result, all consumers, regardless of their financial status, can navigate the market confidently and equitably (Wang et al., 2018:81).

2.5.2 ENHANCED ENFORCEMENT

A study by Laroche et al., (2018:17) has consistently highlighted the lower levels of consumer awareness in economically disadvantaged communities. Factors such as limited access to education and information contribute to a lack of awareness about consumer rights. Consumer perceptions are deeply intertwined with their trust in institutions. Research by Shava and Mpofu (2019:57) emphasises that consumers in low socio-economic areas may harbour distrust towards government institutions and regulatory bodies, impacting their willingness to assert their rights.

The influence of culture on consumer behaviour is significant. Ondabu and Wanjala (2018) argue that cultural factors shape perceptions of fairness and justice, affecting how consumers interpret and react to instances of perceived rights violations. Empirical evidence suggests that consumers in lower socio-economic strata often face exploitative practices (Wang et

al., 2019:37). Negative experiences, such as unfair pricing or substandard products, can shape perceptions of the efficacy of consumer protection measures.

2.5.3 IMPROVED STANDARDS OF LIVING

Socio-economic development contributes to an overall improvement in living standards, which reduces the vulnerability of individuals in low socio-economic areas to exploitation (Harris, 2020:5). For example, increased access to basic services such as water, sanitation, and electricity can improve the quality of life for consumers. This improved standard of living reduces the likelihood of consumers being taken advantage of by unscrupulous businesses (Dube, 2020:57).

2.5.4 INCREASED CONSUMER ACTIVISM

As awareness of consumer rights grows, there is a potential for increased consumer activism and advocacy in low socio-economic areas. Consumers may work together to advocate change and hold businesses accountable for their actions. For instance, consumer groups and organisations can mobilise communities to take action against unfair practices (Moyo, 2019:69). Barriers to seeking redress are well-documented in the literature. Economic constraints, lack of knowledge about the complaint process, and fear of reprisals deter consumers from pursuing their rights (Nadarajah et al., 2019:33). Communities play a pivotal role in shaping consumer perceptions. Localised networks and shared experiences influence how individuals view their rights and whether they feel empowered to challenge unfair practices (Van Burg et al., 2019:74).

2.5.5 BETTER ACCESS TO REDRESS

Socio-economic development improves access to formal channels of redress for consumers in low socio-economic areas. This can include legal aid services, consumer protection agencies, and ombudsman offices. For example, consumers who have been unfairly treated by a business can seek redress through these channels, ensuring that their rights are protected (Nkosi, 2021:109). Interventions aimed at educating consumers have shown

positive outcomes. Research by Smith and Thompson (2020:88) indicates that targeted educational initiatives improve awareness and empower consumers to make informed choices and assert their rights. Media serves as a powerful mediator of consumer perceptions. Positive media coverage of successful consumer advocacy efforts can inspire confidence in low socio-economic consumers, influencing their attitudes towards consumerism and rights (Wang et al., 2018:93).

2.5.6 REDUCED EXPLOITATION

Overall, socio-economic development can help reduce the exploitation of consumers in low socio-economic areas. By addressing underlying socio-economic challenges and empowering individuals, consumers are better equipped to protect themselves against unfair practices. This creates a more equitable and just market environment for all consumers (Smith, 2019:21). The literature suggests that the perceptions of consumers from low socio-economic areas on consumer rights are multifaceted (Nadarajah et al., 2019:33). Factors such as awareness, trust, cultural influences, and community dynamics all contribute to shaping how individuals in Durban's Umlazi and Kwa-Mashu regions perceive and navigate consumerism. The findings from this study can contribute to the development of targeted interventions to enhance consumer protection in these specific contexts, recognizing the unique challenges faced by individuals in lower socio-economic areas.

2.6 THE RELATIONSHIP BETWEEN CONSUMER AWARENESS OF RIGHTS AND SOCIO-ECONOMIC DEVELOPMENT

According to Sharrock (2020:193), there is a high correlation between the level of economic development and the awareness of consumer rights. The more developed a country is, the more aware its people will be in terms of their consumer rights. The less developed a country is, the lower the level of consumer rights awareness that consumers will have. Consumers, like any other citizens of a country, have a right to be protected by the law. Private and non-governmental organisations and the consumer councils need to ensure that the interests and rights of consumers are well protected.

Consumerism was primarily an individual act until the 1960s, with consumers taking actions against companies for redress of grievances. Ralph Nader's widely publicised activities and

President John F. Kennedy's Charter of Consumer Rights led to the creation of the organised consumer movement (Kaynak, 2018: 52; Quazi, 2022:13). The consumerism movement was sparked by six factors, according to Kotler (1972), cited in Quazi, (2022:36), which included changes in the economic, social and ecological systems, dissatisfaction with unethical or detrimental business practices, mobilisation of the media and unions, as well as an inadequate response from business and government to these factors. Essentially, consumers' needs have not been met, their genuine satisfaction has been ignored, and their trust has been betrayed. The following six factors are briefly explained as follows:

- **Changes in Economic, Social, and Ecological Systems:** Consumerism emerged as a response to evolving economic structures, shifting social dynamics, and growing environmental concerns. These changes highlighted the need for a re-evaluation of consumer rights and protections that sellers according to Kotler et al., (1998), quoted in Quazi (2022:53).
- **Dissatisfaction with Unethical Business Practices:** Consumer discontent with business practices deemed unethical or harmful played a pivotal role in catalysing the consumerism movement (Sharrock, 2020:204). This dissatisfaction spurred individuals to advocate for their rights and demand ethical conduct from businesses.
- **Mobilization of Media and Unions:** The media and labour unions played a crucial role in mobilising consumers. Through widespread dissemination of information, media highlighted issues, while unions provided collective strength to amplify consumer voices according to Kotler et al., (1998), quoted in Quazi (2022:53).
- **Inadequate Response from Business and Government:** Kotler et al., (1998), quoted in Anadol et al. (2019:97) identifies an inadequate response from both business and government as a catalyst for consumer activism.

These factors collectively underscore the complex interplay of economic, social, and ethical considerations that fuelled the emergence of the consumerism movement. Each factor contributed to a growing awareness among consumers of their rights and the need for protection.

2.7 CONSUMERS' AWARENESS OF RIGHTS AND CONSUMERISM

Consumer rights awareness is at the peak of consumerism. Consumer rights awareness refers to the degree to which an individual is aware of his or her rights. As a critical component of consumerism, consumer rights awareness enables consumers to make informed purchasing decisions and empowers them to pressure companies to produce quality products (Bello et al., 2018:27). When consumers understand a firm's rights, they are better able to make evaluative judgments about its products/services, which lead to increased levels of satisfaction and continued patronage (Bello et al., 2018:33). When consumers are dissatisfied, they can seek redress. Conversely, those who are not aware of their rights are unlikely to do so (Donoghue et al., 2019:84). Consumer complaints about a company's products/services may eventually lead to consumer activism such as boycotts and mass protests, negatively affecting the company (Anadol et al., 2019:103).

The consumer's well-being in the marketplace can be improved by knowledge of consumer rights (Garman et al., 2021). Consumerism and consumer awareness of rights are closely related, with awareness being essential for informed decision-making and holding companies accountable (Donoghue et al., 2019:84). The Sustainable Development Goals (SDGs) are affected by this relationship, particularly SDG 12 (Responsible Consumption and Production), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), SDG 10 (Reduced Inequalities), SDG 16 (Peace, Justice, and Strong Institutions), SDG 3 (Good Health and Well-being), and SDG 5 (Gender Equality). Consumption and consumer rights awareness contribute to achieving the SDGs by promoting responsible consumption, economic growth, innovation, reduced inequalities, peace, justice, good health, and gender equality.

2.7.1 EMPOWERING CONSUMERS THROUGH RIGHTS AWARENESS

When consumers know their rights, they are better equipped to make informed decisions on the market (Nadarajah et al., 2019:39). Consumer rights awareness is essential to empowering consumers in the marketplace. In addition to understanding key rights, such as safety, information, choice, and voice, this awareness encompasses key rights as well. It is important for consumers to have this awareness to be able to critically evaluate and assess products and services, as Bello et al. (2018:27) emphasized. Educated consumers can identify violations and take appropriate action when they occur.

In addition to individual transactions, this empowerment encourages consumers to demand higher standards from businesses in a proactive manner. In return, companies are incentivized to follow ethical practices, ensuring that their products meet safety and quality standards. According to Bello et al. (2018:33), firms that respect consumer rights will have higher satisfaction levels and continue to receive patronage because consumers will feel valued and protected.

2.7.2 SEEKING REDRESS AND ENHANCING ACCOUNTABILITY

A key aspect of consumer rights awareness is the ability to seek redress when goods or services fail to meet their expectations. According to Donoghue et al. (2019:84), consumers are more likely to seek redress if they are aware of their rights, while those who are unaware are less likely to do so. In order to maintain consumer trust and satisfaction, effective redress mechanisms are crucial. The confidence that consumers have about being able to resolve disputes increases their likelihood of repeating transactions and remaining loyal to brands that respond effectively to their concerns (Roberts, Dowell, & Nie, 2019:39).

Business can suffer severe consequences, however, if complaints are not properly addressed. Consumer dissatisfaction can escalate to activism, including boycotts and mass protests, damaging a company's reputation and financial standing (Anadol et al., 2019). In order to maintain a positive relationship with their customers and manage consumer dissatisfaction, businesses must establish transparent and effective complaint resolution processes.

2.7.3 IMPLICATIONS FOR BUSINESS PRACTICES AND SUSTAINABLE DEVELOPMENT

Business practices and the achievement of Sustainable Development Goals (SDGs) are heavily influenced by consumerism and consumer rights awareness. Consumer awareness is closely linked to responsible consumption and production (SDG 12), since informed consumers are more likely to make sustainable choices. To achieve sustainable development (SDG 8), innovation (SDG 9), and reduced inequalities (SDG 10), consumer rights need to be respected in the marketplace, which leads to a fairer and more inclusive economy. A competitive marketplace favours businesses that prioritise consumer rights.

Companies can build strong reputations and cultivate customer loyalty by following ethical practices and putting consumer satisfaction first. In addition to contributing to SDG 9, this commitment to consumer rights drives innovation, with businesses striving to meet higher standards of quality and safety. Moreover, ensuring that all consumers have access to safe, high-quality products, regardless of their socio-economic status, supports SDG 10 (Reduced Inequalities). In addition to promoting fairness in consumer transactions and ensuring that vulnerable populations are protected in the marketplace, it fosters a culture of consumer rights awareness, which makes society more equitable when it comes to the rights of consumers.

2.7.4 CONSUMER RIGHTS AWARENESS AND THE SDGS

To achieve several Sustainable Development Goals, it is crucial to raise consumer awareness about their rights. Promoting responsible consumption (SDG 12) requires consumers to make informed choices. People who are aware of sustainability and ethically produced products are more likely to reduce their environmental impact and support fair labour practices (United Nations, 2020). To achieve SDG 12, consumer rights awareness contributes significantly to fostering a culture of responsible consumption. Consumer protection is interconnected with economic growth (SDG 8). Consumers are more likely to participate actively in the economy when they are confident that their rights will be protected (OECD, 2019).

In addition to contributing to dynamic and robust economic growth that benefits all stakeholders, businesses that respect consumer rights are more resilient and competitive. Consumer demand also drives innovation and infrastructure development (SDG 9). Informed consumers demand higher standards, which spurs companies to improve their offerings (World Bank, 2021). To achieve SDG 9, a culture of continuous improvement is necessary for the development of new technologies, improved product safety, and better customer service. By ensuring that all consumers can access safe and high-quality products, reducing inequalities (SDG 10) can be achieved (WHO, 2020). Providing marginalised populations with knowledge and tools to protect their interests equalises the playing field.

To achieve SDG 10 and contribute to a more equitable society, it is important to promote fairness and justice in consumer transactions. Respecting consumer rights also fosters peace, justice, and strong institutions. By promoting fairness and justice, we can reduce conflicts and enhance social cohesion (OECD, 2019). Effective consumer protection laws and enforcement mechanisms build trust between consumers and businesses. There is a greater likelihood of trust between consumers and businesses when consumer rights are respected and enforced (SDG 16).

Having a marketplace that respects consumer rights fosters peace, justice, and strong institutions. By ensuring access to safe and healthy products aligned with SDG 16, consumers who are aware of their consumer rights contribute to good health and well-being (SDG 3). When consumers are informed, they choose nutritious foods and avoid harmful substances to benefit their health (WHO, 2020). When consumers are confident, they are more likely to engage in economic activities that support sustainable and prosperous communities (World Bank, 2021). By focusing on consumer health, businesses contribute to the achievement of SDG 3 by enhancing public well-being and building stronger customer relationships. The final goal of SDG 5 is to promote gender equality (SDG 5) by empowering consumers, regardless of gender, to make informed decisions and seek redress. In addition to increasing awareness of women's rights, promoting gender equality and supporting SDG 5, women often face unique challenges in the marketplace.

2.8 CHALLENGES FACED BY CONSUMERS IN LOW SOCIO-DEVELOPMENT INCOME STATUS TO ACCESS THEIR RIGHTS

Consumers with low socio-economic development income status face numerous challenges when it comes to accessing and being aware of their rights. This segment of the population often encounters barriers that hinder their ability to fully understand and exercise their consumer rights (McDonald, 2019:57). The multifaceted nature of challenges listed below underscores the complexities involved in ensuring equitable access to rights and protections.

Limited Educational Resources

Limited access to quality education hampers consumers' ability to understand and assert their rights effectively. In low-income communities, schools may lack proper facilities, qualified teachers, and resources such as textbooks and educational materials (Timm, 2018:68). As a result, individuals may have low levels of literacy and numeracy, making it challenging for them to comprehend legal documents or navigate complex consumer rights information. For example, in rural areas of South Africa, schools may lack basic infrastructure like electricity or running water, hindering students' learning opportunities and perpetuating a cycle of limited educational attainment.

Economic Constraints

Economic constraints pose significant barriers to accessing consumer rights. Individuals in low-income brackets often struggle to afford necessities such as food, shelter, and healthcare, leaving little disposable income to invest in understanding consumer protections (Riley, 2020:25). For instance, a family living paycheck to paycheck may prioritise putting food on the table over spending time or money on consumer education. Additionally, the high cost of living in urban areas may force individuals to work multiple jobs, leaving them with limited time and energy to engage in activities related to consumer rights awareness.

Language and Cultural Barriers

Language and cultural barriers further complicate access to consumer rights information. In diverse communities, information about consumer rights may be primarily available in official languages, potentially excluding those who speak different languages or dialects. Moreover, cultural differences may impact the perception and understanding of consumer rights (Timm, 2018:70). For example, certain cultural beliefs or practices may influence how individuals perceive contracts or warranties. In multicultural societies like Canada and Australia, immigrants or indigenous populations may face additional challenges in understanding their consumer rights due to language or cultural differences.

Lack of Access to Legal Resources

Limited access to legal resources exacerbates consumers' challenges in enforcing their

rights. Legal representation can be costly, and individuals in low-income communities may lack the financial means to seek legal assistance when their consumer rights are violated (Timm, 2018:74). Without adequate legal support, consumers may feel powerless to challenge unfair practices or seek redress for grievances. For instance, a low-income family facing eviction may be unable to afford legal representation to challenge their landlord's actions, leaving them vulnerable to housing insecurity.

Absence of Robust Consumer Protection Infrastructure

The absence of a robust consumer protection infrastructure further compounds challenges for consumers in low-income communities. Consumer protection agencies and advocacy groups may lack the resources or capacity to address the unique issues faced by consumers in these settings (Riley, 2020:29). As a result, consumers may not receive adequate support or representation when their rights are violated. For example, in developing countries like Nigeria and India, consumer protection agencies may be underfunded and understaffed, limiting their effectiveness in addressing consumer complaints and enforcing regulations.

Consumers in low socio-economic development income status grapple with a myriad of challenges that impede their access to and awareness of their rights. These challenges span educational limitations, economic constraints, language and cultural barriers, lack of legal resources, and gaps in the consumer protection infrastructure. Addressing these challenges requires a comprehensive and targeted approach that considers the specific dynamics of low-income communities, aiming to empower consumers and ensure equitable access to their rights.

2.9 THEORETICAL FRAMEWORK: SOCIAL LEARNING THEORY (S.L.T.)

Given this study's focus on consumer protection and awareness in less-developed communities of Durban, the Social Learning Theory provides a theoretical foundation for designing interventions that go beyond traditional informational campaigns. By strategically leveraging community influencers and leaders as models for consumer advocacy, the study can tap into the social dynamics that shape behaviour. Furthermore, understanding the role of reinforcement and punishment allows for developing initiatives that highlight positive outcomes resulting from asserting consumer rights and communicating the consequences of tolerating unfair practices (Chaubey, Kala & Gupta, 2019:153).

The Social Learning Theory, developed by Albert Bandura, posits that individuals learn from observing others, imitating behaviours, and experiencing the consequences of those

actions (Chaubey, Kala & Gupta, 2019:107). This theory emphasises the role of modelling, reinforcement, and imitation in the learning process, asserting that individuals acquire new behaviours by observing the actions and outcomes of others within their social environment. In the context of the study focusing on consumer protection and awareness in less-developed communities of Durban, the Social Learning Theory offers valuable insights into how community-based education can serve a pivotal role in shaping consumer behaviour.

Observational Learning

At the core of the Social Learning Theory is the concept of observational learning. Individuals, particularly in communal settings, observe and learn from the behaviours of those around them (Roe, 2018:51). In the study's context, residents of Umlazi and Kwa- Mashu can observe their peers, family members, or community leaders navigating consumer transactions and asserting their rights. Positive modelling of informed consumer behaviour can serve as a powerful educational tool.

Modelling and Imitation

The theory underscores the importance of role models in shaping behaviour. Community influencers and leaders, through their actions and advocacy for consumer rights, can serve as models for others to emulate (Kotler et al., 2019:207). When individuals witness positive outcomes resulting from asserting consumer rights, they are more likely to imitate such behaviours, contributing to a broader cultural shift towards informed consumerism.

Reinforcement and Punishment

Social Learning Theory emphasises the impact of reinforcement and punishment on behaviour. Positive outcomes, such as fair treatment or compensation, can reinforce the inclination to assert consumer rights (Stewart, 2018:42). Conversely, negative experiences, if communicated within the community, can serve as a form of punishment, dissuading others from tolerating unfair practices.

Community-Based Education

Applying Social Learning Theory to this study highlights the importance of community-based education initiatives become instrumental. By strategically involving local influencers and community leaders in disseminating information about consumer rights, the study can tap into the observational learning process (Chaubey, Kala & Gupta, 2019:141). Workshops,

seminars, and community forums can provide platforms for individuals to witness and learn from real-life scenarios, thereby reinforcing the importance of consumer awareness.

SLT is increasingly recognised as a framework to understand how consumers learn behaviours through personal experiences, watching other consumers, and responding to their behaviour. As Janssen and Jager (2019:227) assert, SLT provides a valuable perspective on the processes of imitation (and associated concepts) which may influence consumer behaviour. According to Lee, Conroy and Hii (2018: 91), SLT is a credible theoretical framework for explaining how people develop consumer skills and behaviours. According to Glanz and Rimer (2020:67), consumption behaviour can be understood using SLT and more importantly, this behaviour can be changed using interventions based on SLT. The authors explained that behavioural change theories drive curriculum activities that are geared toward changing people's behaviour. Initiatives to change learning contexts and environments often draw on community-level theories. There are two intents at the core of SLT: (a) a focus on the two-way relationship and exchanges that occur between individuals and their environments; and (b) a focus on how these exchanges and relationships affect their behaviour. People's behaviour is shaped, maintained, and constrained by their environment. They are not passive participants in this process; instead, they create and change their environments.

According to Glanz and Rimer (2021:197) and Martiskainen (2019: 75), SLT is a fundamental social-psychological theory that is used in pro-environment and health behaviour research. It underscores the role of environmental behaviour as a key component of sustainable development education. Since consumer behaviour is enormously influenced by social factors, the complex theory of social learning includes many concepts that can be applied to consumer education (McGregor, 2019:59).

Social Learning Theory: Three Dimensions

According to the Social Learning Theory, people, their behaviour, and the environment interact in a three-way relationship during learning, mutually influencing one another and determining human behaviour (Bandura, 2020:79). The theory is based on three main constructs: biological factors, cognitive aspects (such as knowledge, expectations, self-perceptions, and goals), and attitudes. The second component of people's behaviour is their skills (intellectual and psychomotor), self-efficacy, self-regulation, learned preferences, and practice. Third, the environment within which people are acting includes social norms, access to community, and people's ability to influence others (the ability to change one's environment).

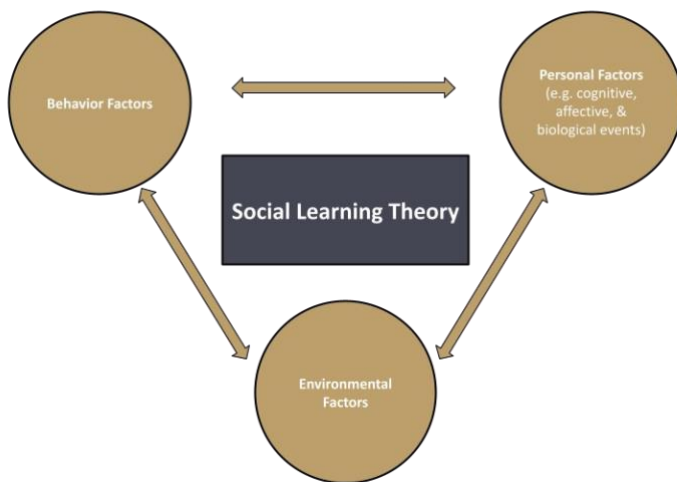


Figure 2.1: Social Learning Theory: Three Dimensions

Source: (Bandura, 1986)

The Social Learning Theory offers a nuanced understanding of how individuals in less-developed communities of Durban can learn and adapt their behaviours in the realm of consumer protection and awareness. By integrating this theory into the study's framework, there is an opportunity to design community-based educational initiatives that capitalise on the observational learning process, reinforce positive behaviours, and foster a sense of collective efficacy. This holistic approach aligns with the study's qualitative methodology and aims to go beyond legal frameworks by addressing the socio-cultural factors that influence consumer perceptions and actions in Umlazi and Kwa-Mashu.

2.10 LEGISLATIVE FRAMEWORK IN SOUTH AFRICA FOR CONSUMER PROTECTION

In South Africa, the legislative framework for consumer protection is rooted in the country's Constitution of 1996, which guarantees the rights of all citizens, including consumer rights (Nkosi, 2021:329). However, during the apartheid era, consumer protection for black South Africans was severely lacking. The apartheid regime enforced discriminatory laws that marginalised black people, denying them many basic rights and protections, including consumer rights. The CPA of 2009 represents a significant milestone in South Africa's consumer protection framework. It aims to promote fair, transparent, and ethical business practices between suppliers and consumers (Stewart, 2018:46). The CPA provides clear laws governing buyer-seller relations, outlines mechanisms for dispute resolution, and emphasises the importance of educating consumers about their rights in the market.

Despite the existence of the CPA, challenges remain in educating consumers, especially those from lower socio-economic status areas such as Durban. Factors such as high levels of poverty, illiteracy, and socio-economic inequality hinder effective consumer education and contribute to inactive consumerism in these communities (Department of Trade and Industry, 2019). Addressing these challenges is crucial to ensuring that all consumers, regardless of their socio-economic status, are empowered to assert their rights and participate actively in the market. As discussed, consumerism refers to active social movements of protecting consumer rights in the market in relation to sellers of products.

In South Africa, legislative consumerism entails governmental protection of consumer rights by passing laws and regulations to govern buyer-seller relations. South Africa has got the CPA of 2009 Section 3 which aims at encouraging fair, transparent and good business ethics between suppliers of commodities and consumers thereof (Department of Trade and Industry, 2019). In essence, Jacobs, Stoop and Niekerk (2020) emphasise that the Act aims to remove any form of unethical business practices in South Africa, and it is the supreme law for governing buyer and seller transactions. Ardic et al., (2021) suggest that a good consumer protection framework should cover three issues.

Despite the existence of the CPA in the South African market, educating consumers proves problematic towards less-privileged consumers from lower socio-economic status areas of Durban. This could explain the reason why there is inactive consumerism amongst this group of consumers. Similarly, Davey (2020) acknowledges the

impeding factors towards consumer awareness of rights and active consumerism in Durban as issues of high levels of poverty, illiteracy, socio-economic inequality, living in remote and high-density areas of Durban. Accordingly, the level of consumer awareness of rights and consumerism in low socio-economic areas of Durban must be determined such that effective ways of consumer education can be recommended.

2.10.1 NEED FOR THE CONSUMER PROTECTION ACT

Woker (2020:218) argues that a free-market economy should operate with minimal government interference, suggesting that consumer protection measures may be over-protective and interfere with the consumer's right to choose. Further, Davey (2020:21) rejects the notion that consumer protection legislation, such as the CPA, is unnecessary and will further burden the South African economy. She argues in favor of such protective measures for the following reasons:

- Prior to the introduction of the CPA, consumer law in South Africa was fragmented and outdated.
- Despite international consumer standards such as transparency in advertising, South African consumers were denied protection.
- Consumer transactions were subject to widespread unfair practices.
- Compared to traditional markets, the marketing of goods and services is highly sophisticated, and untrained consumers cannot compete with suppliers who convince them to contract on terms that protect the suppliers.
- When consumers complain to suppliers about problems, they are usually ignored since they have an 'unequal bargaining position'.
- Generally, consumers do not have the resources to take a dispute to court, especially since litigation is relatively costly.
- In order to make the free market functional, checks, balances, and safety nets are necessary to protect business and consumer interests.

- South Africa must avoid becoming a dumping ground for unsafe and substandard goods, and the consequent exploitation of consumers, with the opening up of international trade.

There is something in common between students' experiences and those of HEIs, even though not all of these reasons can be applied to HEIs.

2.11 FACTORS ASSOCIATED WITH LACK OF CONSUMERS RIGHTS AWARENESS IN SOUTH AFRICA

Consumer rights awareness in South Africa is influenced by a myriad of interconnected factors, reflecting the country's complex socio-economic and cultural landscape (Smith et al., 2018:36; Johnson, 2020:107). Understanding the dynamics of these factors is essential for devising effective strategies to enhance consumer awareness and empowerment.

One significant factor associated with consumer rights awareness is the level of education. Research consistently indicates that individuals with higher levels of education tend to be more aware of their rights as consumers (Anderson & Brown, 2019; Williams, 2019:78). Education equips individuals with the critical skills to access information, comprehend legal documents, and navigate the complexities of consumer protection laws. In South Africa, addressing disparities in educational opportunities is crucial for fostering widespread consumer rights awareness.

Economic status is another pivotal factor influencing consumer rights awareness. Individuals with higher income levels often have better access to information, legal resources, and avenues for recourse (Jones, 2018:91). In contrast, lower-income individuals may face barriers in accessing information due to limited resources and may be less aware of their rights. Bridging the economic gap is essential for creating an inclusive environment where consumer rights are equally accessible to all segments of the population.

Communication channels and media play a vital role in shaping consumer awareness. The accessibility of information through various platforms, including mainstream media, social media, and community outreach programs, significantly influences consumers' knowledge of their rights (Smith, 2020:66). Leveraging diverse communication channels tailored to

different demographics and linguistic groups are essential for ensuring that consumer rights information reaches a broad audience in South Africa's diverse society.

Legal literacy and the availability of legal resources contribute significantly to consumer rights awareness. Understanding legal terms, knowing where to seek help, and having access to affordable legal assistance are crucial components of consumer empowerment (Brown & Davis, 2019:103). Efforts to enhance legal literacy and provide accessible legal resources can positively impact consumer awareness and facilitate the enforcement of rights.

Cultural factors also play a role in shaping consumer rights awareness. Cultural beliefs, attitudes, and norms influence how individuals perceive their rights and interact with the marketplace (Garcia, 2018:107). Tailoring consumer rights education to align with cultural contexts is essential for overcoming potential cultural barriers and fostering a more inclusive and culturally sensitive approach to consumer empowerment.

Government initiatives and policies contribute significantly to consumer rights awareness. The effectiveness of consumer protection laws, the existence of regulatory bodies, and the implementation of outreach programs all impact on the level of consumer awareness (Department of Consumer Affairs, 2019). Strengthening and enforcing consumer protection measures at the governmental level are critical for creating an environment where consumers feel confident in their rights.

Consumer rights awareness in South Africa is influenced by a complex interplay of factors, including education, economic status, communication channels, legal literacy, cultural considerations, and government policies (Adams, 2018; Rogers & Taylor, 2019:214). Addressing these factors comprehensively is essential for creating an environment where all consumers, irrespective of their backgrounds, can effectively exercise their rights and participate confidently in the marketplace (Brown, 2018: 42; Davis, 2020:18).

2.12 CONCLUSION

This comprehensive literature review provides a thorough examination of consumer rights awareness and legislative consumerism in Durban's low socio-economic areas. By analysing existing research, this review identifies key areas for improvement and offers recommendations to enhance consumer protection measures. The integration of education, advocacy, and collaborative efforts between stakeholders is crucial in creating more

informed and empowered consumer base in Durban. The next chapter will provide the research methodology for the study.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

The previous chapter provided a detailed evaluation of the literature supporting this study. This chapter describes the research methodology or set of research methods to be applied in achieving this study's objectives. Methods of collecting data and analysis thereof are discussed. Sampling methods to be adopted are also mentioned with justifications. Additionally, measures to ensure the credibility of the results, such as pre-testing, reliability, and validity, are addressed.

3.2 RESEARCH PARADIGM

Research paradigms are a set of beliefs and assumptions about how knowledge is developed, according to Alvesson and Sköldbberg (2020:45). Different perspectives contribute to the development and application of science. Kivunja (2019:61) uses the research paradigm to describe epistemology as a way of understanding knowledge acquisition and transmission. The purpose of this study is to broaden, deepen, and extend the understanding of research through the use of paradigms. This is done to explain facts and relate them to truths.

Phenomenological and positivist paradigms are utilises in this study. The research paradigm adopted for this study is crucial in shaping the approach to understanding consumer rights and consumerism in low socio-economic status areas (Yilmaz & Kocoglu, 2019:221). By examining both phenomenological and positivist paradigms, the study aims to provide a comprehensive understanding of the challenges faced by consumers in these areas and identify effective strategies to promote consumer awareness and protection.

3.2.1 POSITIVIST RESEARCH PARADIGM

A positivist researcher uses scientific methods and relies on quantification to enhance the precision of describing parameters and the relationships that exist among them. A positive perspective seeks to discover the truth and convey it by empirical means (Henning, Van Rensburg, & Smit, 2018:17). Human behaviour, according to positivism, is passive,

controlled by the external environment and determined by it. This realist, objective view of knowledge underpins most 'traditional' strategies of teaching (Henning *et al.*, 2018:19). The positivist principle is a way of understanding the world that seeks to increase and expand knowledge, without prejudice, towards a more complete and holistic comprehension of the world. A philosophy based on this approach uses measurable social realities in its scientific method (Aliyu *et al.*, 2019:22). This research design is used for quantitative research; thus, it is irrelevant for this study.

3.2.2 PHENOMOLOGICAL RESEARCH PARADIGM

As opposed to positivism, phenomenology is concerned with how people make sense of the world around them. The study of phenomenology involves exploring people's experiences and analysing them. The philosophical basis of phenomenology makes it relevant for qualitative research (Bryman, 2019:74). It is due to this reason that the study followed a phenomenological research paradigm since the research uses a qualitative strategy. The phenomenological research paradigm was used in this study to explore and understand the lived experiences of consumers in low socio-economic status areas regarding their awareness and exercise of consumer rights.

3.3 RESEARCH STRATEGY

A research strategy aims to focus your thoughts and actions so that you can conduct research efficiently and on time to produce high-quality results and detailed reports (Kothari, 2019: 18). In conducting their research, researchers can choose either a quantitative or qualitative approach or a mixed method approach (Kothari, 2019:36).

3.3.1 QUALITATIVE RESEARCH STRATEGY

This study is qualitative in approach and applied qualitative methods of collecting and analysing data. Flick (2019:542) claims that qualitative research involves the collection of non-standardised, non-quantifiable data that relates to social issues, events or practices to gain a deeper understanding of the world. Instead of analysing statistics, qualitative research focuses on analysing text and images. Similarly, this study's objective—to determine the level of awareness of consumer rights in Durban—is a subjective effort that requires investigating

individuals' perceptions through qualitative approaches.

To satisfy this study's objective, qualitative means of researching are deemed necessary as they provide more detailed, personal data or opinions that can be acquired through the observation of participants or face-to-face interactions in interviews. These personal feelings and opinions cannot be gathered through quantitative means of collecting data like structured surveys. Rahman (2018:104) identifies that the qualitative method provides rich or detailed personal opinions, feelings and experiences of respondents, and understands the meanings of their behaviours.

3.4 RESEARCH DESIGN

An effective research design specifies how and when to collect and analyse information, according to Zikmund (2018: 68). In terms of research design, there are five approaches to consider: descriptive, experimental, correlational, diagnostic, and explanatory analysis (Stangor, 2019: 41).

In this study, correlational analysis was used. A correlational study is based on the observation of two variables and the establishment of a statistically corresponding relationship between them (Kothari, 2019). This approach seemed most appropriate since the researcher planned to explore the role of awareness of consumer rights and legislative consumerism in Durban's low socio-economic areas. Using semi-structured interviews, the researcher was able to collect primary data from participants (McIntosh & Morse, 2020: 73).

3.5 TARGET POPULATION

Population can be defined as any collection of human beings or of non-human entities such as objects, institutions, geographical regions, prices of wheat, or salaries drawn by individuals (Polit, 2018:140). Polit (2018:142) refers to the target population as the aggregate or totality of all objects, subjects or participants that agree with the definition package.

This study examines Durban residents or consumers from low socio-economic areas. It is understood that despite South Africa gaining democracy, there is still a large divide between the wealthy and the less privileged (Mason, 2018:5). Moreover, the socio-economic class tends to determine the levels of awareness and engagement of consumer rights in developing countries (Donoghue and De Klerk, 2019). However, due to the large range of lower socio-economic (people with a total monthly income of less than R2500) areas in South Africa, this study only focuses on the Durban regions of Umlazi and Kwa-Mashu. From those two regions, a minimum of 20 respondents were targeted to provide required information.

3.6 SAMPLING AND SAMPLING METHOD

Sampling is a deliberate selection of a subset or number of units from the entire population to provide accurate information and conclusion (Phrasisombath, 2019:4). A sample is the total number of respondents who provide relevant answers that can lead to conclusions about the problems at hand (Phrasisombath, 2019:5). Non-probability purposive sampling was used in selecting respondents to participate in this study's qualitative interviews. Non-probability sampling is a sampling technique where the selection of participants is based on the researcher's judgment rather than random selection (Ustafa, 2020:41). According to Sharma (2019:749) sampling is a deliberate limiting of participants from a whole population to select certain individuals that are ideal to satisfy a study's objective. For this study's purpose, non-probability purposive sampling enabled the researcher to deliberately select the appropriate 20 individuals that reflect a low socio-economic class in Durban, KwaZulu-Natal. This ensures an in-depth exploration of consumer rights awareness among individuals from low socio-economic areas in Durban, KwaZulu-Natal. This sample size allowed for rich, qualitative insights while maintaining feasibility in data collection and analysis within the study's scope.

A variety of demographic characteristics can be considered to describe the sample further, including location, gender, and educational background. As individuals living in various areas may have different access to resources and opportunities, location plays a significant role in understanding socio-economic dynamics. A person's gender may also affect his or her experiences and perspectives, particularly based on his or her socio-economic status. The educational background of an individual can also provide insight into that individual's educational attainment and potential socio-economic disparities.

In light of the focus on low socio-economic classes, the sample will be mainly composed of

people who live in lower-income neighborhoods or informal settlements within Durban. According to the specific research objectives or demographic composition of the target population, the gender distribution within the sample could be balanced or skewed. People with varying levels of formal education may belong to a low socio-economic stratum or those with higher education levels but limited formal education.

3.7 INCLUSION CRITERIA

To ensure the study's relevance and focus, specific inclusion criteria were established. The following criteria helped identify participants who align with the study's objectives, particularly in examining consumer rights awareness among individuals of low socio-economic areas in Durban:

- Participants must reside in low socio-economic areas of Durban to ensure relevance to the study's focus on that specific demographic. Only respondents from Umlazi and Kwa-Mashu in Durban, KwaZulu-Natal were included in the study.
- Participants were adults (18 years or older) to ensure legal capacity and the ability to comprehend consumer rights and legislative concepts.
- Participants belonged to low socio-economic backgrounds, as this study aims to focus on individuals facing financial challenges. This was determined through a monthly household income of less than R2 500.
- Participants had sufficient proficiency in the language used for data collection (e.g., English or IsiZulu) to ensure effective communication and accurate responses.

3.8 EXCLUSION CRITERIA

Exclusion criteria were defined to maintain the integrity and validity of the study. The following criteria ensured that only participants with relevant demographic and economic backgrounds were included, preventing potential biases and ensuring meaningful data collection:

- Individuals residing outside the designated low socio-economic areas of Durban were excluded due to their lack of relevance to the study's target population.
- Minors (below 18 years) were excluded due to potential issues related to legal capacity and their ability to fully comprehend consumer rights and legislative concepts.
- Individuals with a monthly household income of more than R2 500 were excluded.

- Individuals who have not engaged in consumer activities (e.g., making purchases or using services) were excluded, as their lack of relevant experience might hinder their understanding of consumer rights.
- Individuals who express a lack of interest or refusal to participate in the study were excluded, as voluntary participation is a fundamental ethical requirement.

3.9 MEASURING TOOL AND DATA COLLECTION APPROACH

As this study is qualitative, semi-structured interviews were used in collecting data from participants. In-depth interviews facilitated face-to-face communication and observation of participants. In doing so, detailed perceptions and behaviour of participants were gathered for this study's purpose. Dejonckheere and Vaughn (2018) recommend the use of semi-structured interviews in obtaining detailed information on social issues.

In addition, open-ended questions were used in interviews for collecting and probing opinions. The interviews did not exceed 30 minutes each, and they involved face-to-face communication between the researcher and participants. Interview questions often enable participants to voice and express themselves freely on issues of consumer rights such that relevant observations can be made on their levels of awareness and engagement in consumer issues.

3.10 ANALYSIS OF DATA

Qualitative methods of data collection used in this study required a thematic analysis technique for evaluating the data. Thematic analysis enabled the researcher to develop themes or patterns on the data collected (Ustafa, 2020). Open-ended questions of the same nature were grouped to form a particular theme that describes the behaviour of consumers towards consumerism and rights in South Africa. Applying the information involves designing data collection methods, conducting thematic analysis, using identified themes as categories for analysis, and connecting the findings to consumer behaviour in the context of consumerism and rights in South Africa (Ustafa, 2020).

The researcher used thematic analysis to analyse qualitative data, which included responses to open-ended survey questions or interviews. To gain a comprehensive understanding of the data, they first immersed themselves in the transcripts or notes. To identify recurring patterns, ideas, and concepts related to consumer behaviour in the context of consumerism

and rights, the responses would have been read and reread. In the following phase, the researcher systematically assigned descriptive or interpretive codes to segments of data after familiarisation (In, 2019:57). As a result, codes were assigned based on consumer rights perceptions, experiences with consumerism, or perceptions of fairness and transparency in the marketplace.

The researcher coded responses that expressed concerns about deceptive marketing practices under the theme of "trust and transparency." Once coding was completed, the researcher developed themes based on those responses. Consumer attitudes, experiences, and behaviours towards consumerism and rights in South Africa are captured by themes, which appear as patterns or clusters of codes within the data. In order to ensure that their codes and themes accurately captured the complexity of the data and the nuances of participants' experiences, the researcher refined and revised the codes and themes iteratively throughout the analysis process. In this iterative process, codes are compared and contrasted, input from colleagues or stakeholders are sought, and the original data is reviewed for validity and reliability.

3.11 PILOT TESTING

Pilot testing is a preliminary step before the main study is conducted, for the purpose of planning and modifying the main study (Thabane et al., 2020:66). Pilot testing is designed to determine whether something needs to be done and how it should be done (In, 2019:60). In a pre-test, the questionnaire was administered to 2 colleagues of the researcher to check for meaning and comprehension as well as to ensure that it is free of grammatical errors and that it ultimately meets the study's objectives.

3.12 VALIDITY IN QUALITATIVE STUDY

Validity in qualitative research refers to the extent to which the study accurately captures the intended phenomenon or concept under investigation. It ensures that the findings are meaningful and relevant to the research question (Ustafa, 2020). The researcher made sure that only relevant questions were included in the questionnaire. To ensure the validity of the results for this study, pre-testing of the interviews was done on the selected sample. Pre-testing ensured that questions were understood, and participants were aware of the

requirements of this research. As a result of pre-testing questions, the researcher was able to adjust questions and interview structure to ensure that the environment was conducive enough to draw opinions, feelings, and expressions of participants. Noble and Smith (2020:34) clarify that validity is concerned with the accuracy of findings in representing data or how precise the measuring instrument is in measuring appropriate data.

3.13 RELIABILITY IN QUALITATIVE STUDY

Reliability refers to the consistency and repeatability of the research findings when the study is replicated under similar conditions (Ustafa, 2020) Reliability of study is concerned with the credibility of the findings therefore this study ensured an adequate research sample was adopted for interviewing. In addition, credibility for this study was facilitated by constant engagement with and observation of participants during interviews. Similarly, Cypress (2019:253) emphasises that reliability in qualitative research is mainly dependent on the researcher's ability, not the measuring tool to conduct research.

3.14 ETHICAL CONSIDERATIONS

It is the study's purpose to ensure that all issues related to good research ethics are observed for the safety of participants and the credibility of this study. As a result, the following were addressed:

Voluntary participation

The researcher emphasised to all possible participants that their participation will be voluntary, and they will be free to leave an interview at any point in time. A written and signed letter of consent was acquired from all participants authorising the researcher to conduct interviews.

Safety of participants

All questions in interviews were assessed to ensure that none of them were sensitive or provocative to participants. No physical experiments were conducted on participants during interviews. Lastly, all interviews were conducted close to the participants' neighbourhoods.

Confidentiality and anonymity of information

All information provided by participants was only used for research purposes. None of the participants were required to state their identity, address or contact information. Data collected once used for analysis, was stored in a locked cupboard and will be destroyed after 5 years.

3.15 CONCLUSION

This chapter dealt with the research methodology and design that guided this study. It addressed the population, sampling procedure, data collection instrument and collection procedure, as well as the possible effect on the validity and reliability of the research results. Ethical concerns that were observed during the survey were also addressed. After properly addressing the above critical areas, the researcher obtained the required data relevant to the study. The next chapter provides an overview of the data collected from the qualitative interviews and concentrates on the presentation and understanding of the findings of the primary data collected from the survey questionnaire.

CHAPTER FOUR: FINDINGS AND DISCUSSIONS

4.1 INTRODUCTION

The previous chapter discussed the research methodology for the study. This chapter of the study focuses on the findings of the study and provides discussions on those findings. A variety of visual representations are used to illustrate the outcomes, such as percentages, frequencies, pie charts and bar graphs as they offer more detailed views. This study achieved a 100% response rate, as all 20 selected participants fully participated in the data collection process, ensuring comprehensive and reliable insights into consumer rights awareness among residents from low socio-economic areas in Durban, KwaZulu-Natal.

4.2 SECTION A: DEMOGRAPHICS

4.2.1 AGE GROUPS

According to Figure 4.1 below, sample respondents' genders are represented as percentages.

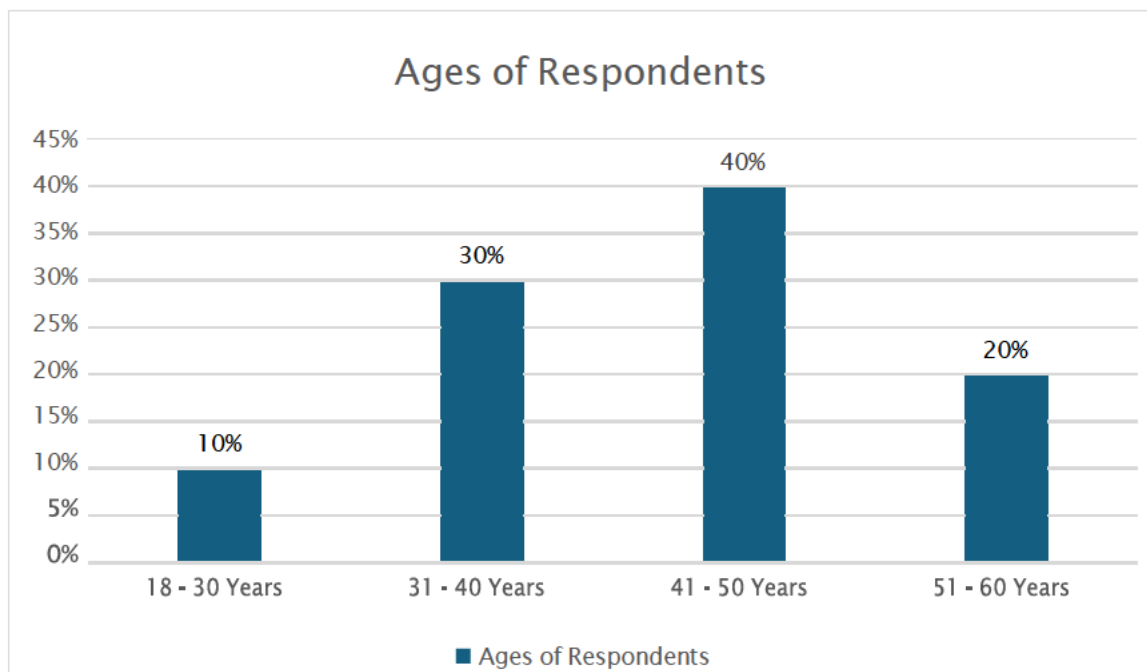


Figure 4.1: Age of respondents

The researcher determined from the primary data that 10% of the total sample were respondents aged 18 to 30, 30% were aged 31 to 40, 40% were aged 41 to 50, and 20% were aged 51 to 60. There were no respondents over 61 years old. The age distribution of respondents reveals a relatively younger sample, with the majority falling between 31 and 50 years old. This distribution is significant as it may influence research outcomes, especially in studies where age-related factors play a role (Ramayan & Min, 2019:66). Younger respondents, for example, might have different perspectives or experiences compared to older participants, potentially affecting the interpretation of results.

4.2.2 GENDER OF RESPONDENTS

According to Figure 4.2 below, sample respondents' genders are represented as percentages.

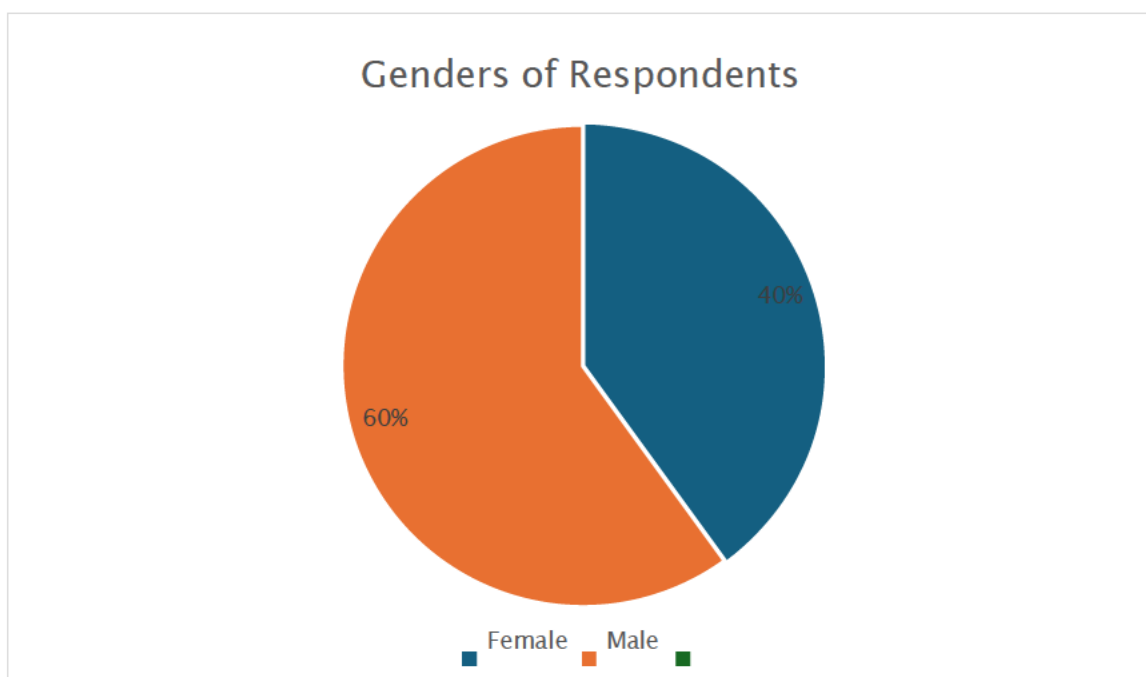


Figure 4.2: Genders of respondents

It is evident from the demographic data collected that there are more males than females at 60% and 40%, respectively. This distribution, while not uncommon, can introduce biases in

research findings, especially if gender-related factors are relevant. It is very important for researchers to consider how gender dynamics might influence outcomes and aim for a balanced representation to ensure that findings are more representative and insightful (Shenton, 2019:21).

4.2.3 HIGHEST LEVEL OF EDUCATION

As shown in Figure 4.3 below, the highest level of education in the sample is represented in percentages.

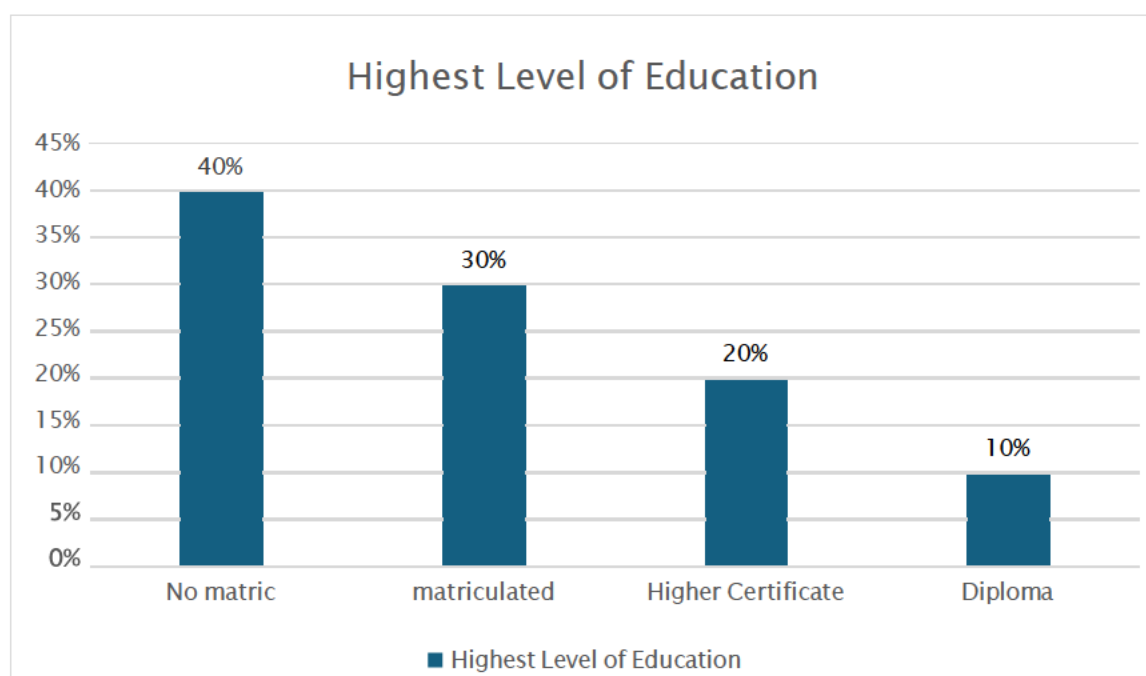


Figure 4.3: Academic qualifications

The data from Figure 4.3 illustrates the educational profile of the sample, with a significant portion (40%) not having completed matriculation, the equivalent of high school in South Africa. This finding aligns with existing literature highlighting the challenges of educational attainment in certain demographics, potentially influencing their perspectives and decision-making processes. Furthermore, the distribution of higher education qualifications such as diplomas (10%) and certificates (20%) suggest a diverse educational background within the sample. This diversity enriches the study's findings by offering a range of perspectives and

insights, contributing to a more comprehensive understanding of the research topic (Van der Nest, 2022:97).

4.2.4 EMPLOYMENT STATUS

In Figure 4.4, the percentages of respondents' employment status are shown.

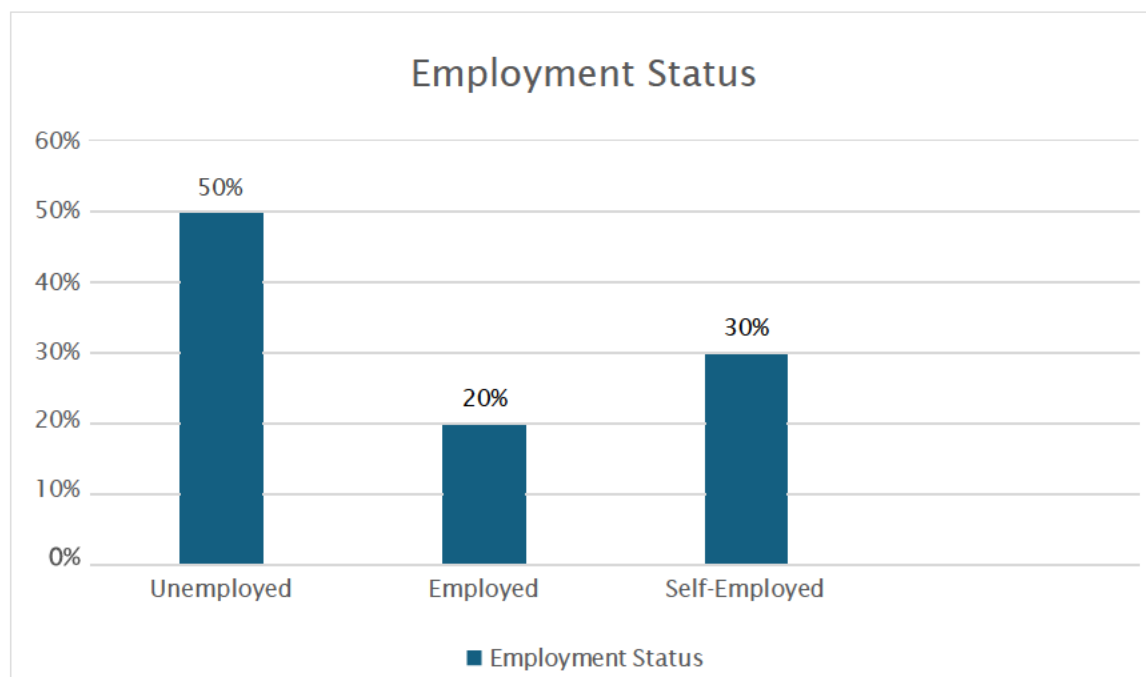


Figure 4.4 Employment Status

For the study on consumer behaviour towards consumerism and rights in South Africa, the demographic information shown in Figure 4.4, particularly the distribution of employment status among respondents, has significant relevance. Approximately 50% of the respondents in the sample were unemployed, reflecting broader societal challenges that may have an impact on their perspectives and experiences. In addition to being an economic issue, unemployment is also a social and psychological one, affecting consumers' perceptions of consumer rights, access to resources, and engagement with consumerism. Gaining insight into consumer behaviour is shaped by socio-economic factors when you understand unemployed individuals' viewpoints and challenges.

Moreover, the presence of employed individuals (20%) and self-employed individuals (30%)

within the sample indicates a wide range of economic activities and levels of financial stability and independence. As a result of this diversity in employment status, respondents' purchasing power, access to goods and services, and involvement in consumer activities may vary. Individuals who are employed may have more disposable income and stable employment benefits, which may influence their consumer behaviour differently than individuals who are unemployed or self-employed, who may have financial constraints.

Consumer attitudes, preferences, and decision-making processes may be influenced by these demographics. Unemployment rates, employment patterns, and economic stability shape consumer behaviour by affecting individuals' purchasing power, confidence in the market, and perceptions of value and affordability (Walsh, 2019:96). Therefore, by considering the employment status distribution among respondents, the study can gain a better understanding of the complex interplay between socio-economic factors and consumer behaviour in the context of consumerism and rights in South Africa. To promote consumer welfare and address socio-economic disparities within the society, this understanding is crucial for developing targeted interventions, policies, and initiatives.

4.2.5 PEOPLE LIVING IN SAME HOUSEHOLD

In Figure 4.5, the percentages of people living in the same household with respondents are shown below.

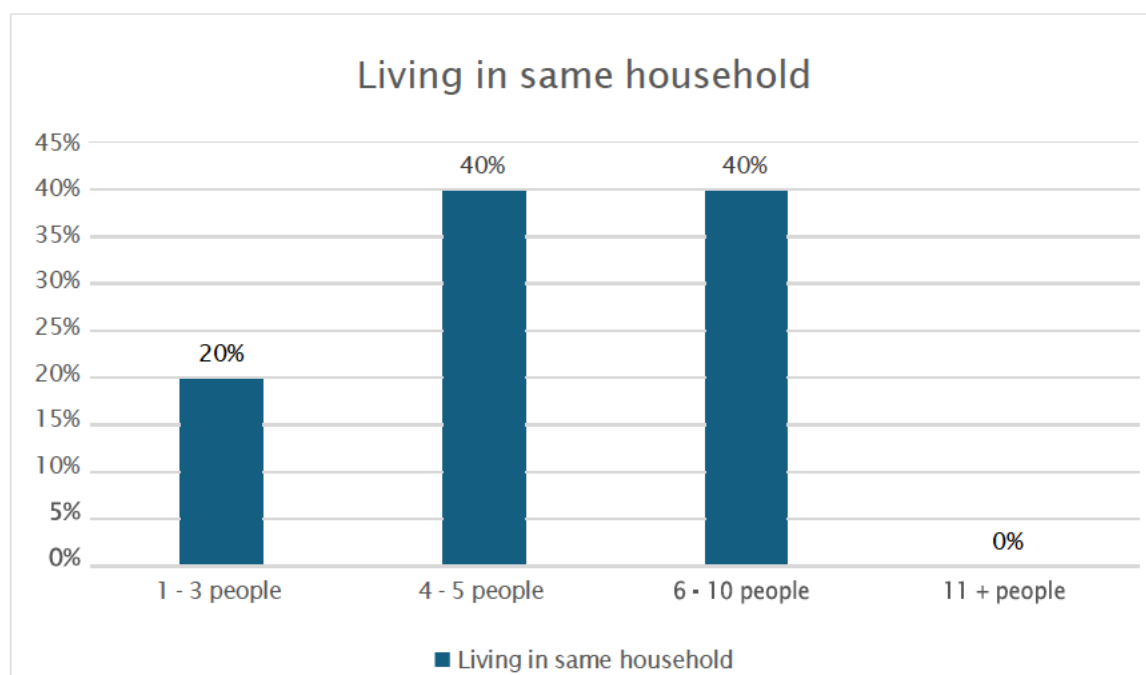


Figure 4.5 People living in same household

In the study of consumer behaviour towards consumerism and rights in South Africa, Figure 4.5 illustrates the household sizes of respondents. As a result of the diversity of household compositions within the sample, the distribution of respondents across different household sizes can be significant for understanding consumer behaviour and experiences.

Firstly, household size can affect resource allocation and consumption patterns. Those living in smaller households with 1-3 occupants may have different spending habits and priorities than those living in larger households with 4-10 occupants. Smaller households may prioritise individual needs and preferences, while larger households may prioritise collective spending and shared resources. Consumer decisions are influenced by household size and composition by understanding these dynamics. There were no households with 11 or more people.

In addition, household size affects social dynamics as well as interpersonal relationships, which influence consumer behaviour. Family members may have to negotiate preferences, coordinate consumption activities, and undergo more complex decision-making processes in larger households. As a result, smaller households may have greater autonomy and flexibility. Consumer rights, brand choices, and purchasing decisions can all be affected by social dynamics within households.

The size of the household can also affect consumer behaviour in nuanced ways depending on socio-economic factors like income, education, and employment. In buying goods and services, larger households can benefit from economies of scale despite having greater financial constraints. Conversely, smaller households may have higher disposable incomes but may prioritise quality over quantity.

In this study, household dynamics, socio-economic factors, and consumer behaviour can be explored in detail by considering the distribution of respondents across various household sizes. Insights gained from this analysis can be used to develop targeted strategies and interventions to promote consumer welfare and address the diverse needs and preferences of South African households. Designing effective policies and initiatives for improving consumer rights and well-being in diverse household contexts requires an understanding of how household size impacts consumer behaviour.

4.2.6 HOUSEHOLD MONTHLY INCOMES

In Figure 4.6, the percentages of respondents' monthly household incomes are shown below.

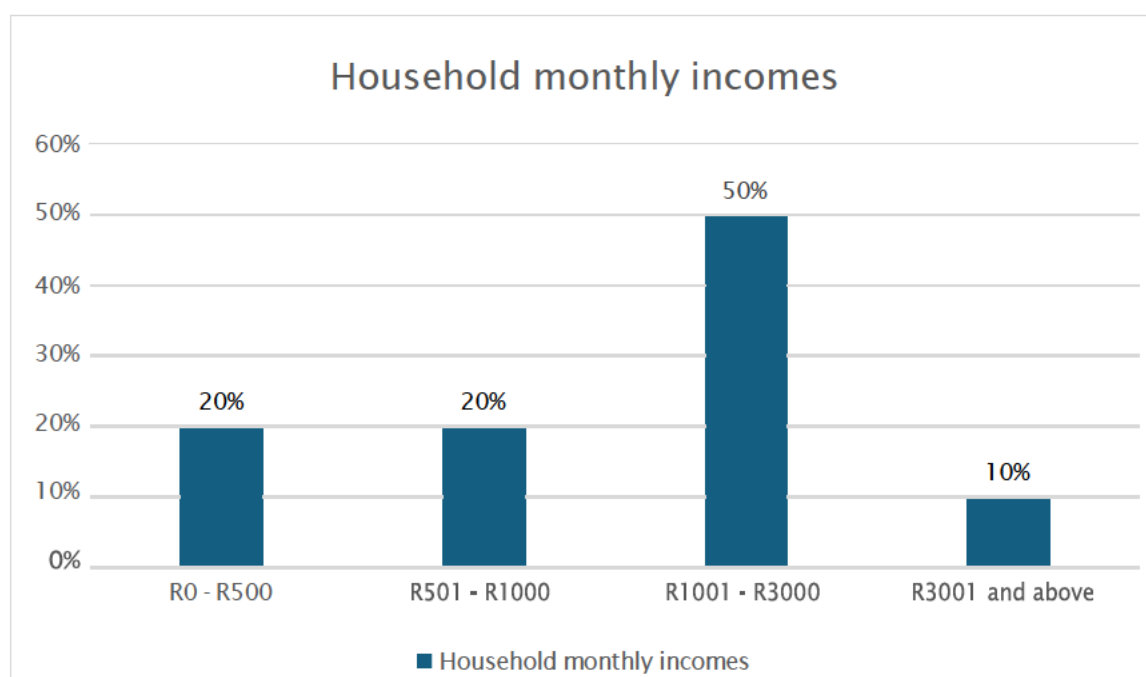


Figure 4.6 Household monthly incomes

The data in Figure 4.6 presents the distribution of respondents' monthly household incomes, indicating that 20% of households earn between R0 and R500, 20% earn between R501 and R1000, 50% earn between R1001 and R3000, and 10% earn R3001 and above. This income distribution reflects a diverse economic landscape within the sample, highlighting both low and moderate-income households. Such income disparities can impact various aspects of individuals' lives, including access to resources, healthcare, and education (Brady *et al.*, 2020:21).

Despite the study's focus on individual consumers, understanding household income is crucial, as it directly influences purchasing power, consumption patterns, and access to goods and services. A household's income can serve as a proxy for its socio-economic

status, providing valuable insight into the economic context in which consumer behaviour and decision-making are shaped.

4.2.7 AREA OF RESIDENCE

In Figure 4.7, the percentages of respondents' residence are shown below. Respondents are equally split between Umlazi and KwaMashu, with each representing 50% of the sample. This equal distribution indicates that these areas are equally represented among respondents. It is important, however, to consider the implications of such a distribution on the study's findings, since differences in demographics and socio-economic factors could have an impact on the study's findings (Dávila & Mora, 2020:34). For an accurate interpretation of the results, it is crucial to understand how these areas may influence the study variables.

Due to their diverse demographics, socio-economic characteristics, and geographical significance within the context of consumer behaviour and rights in South Africa, Umlazi and KwaMashu were selected for the study. As urban settings with varying levels of development and population density, these areas offer insight into consumer experiences from different socio-economic backgrounds.

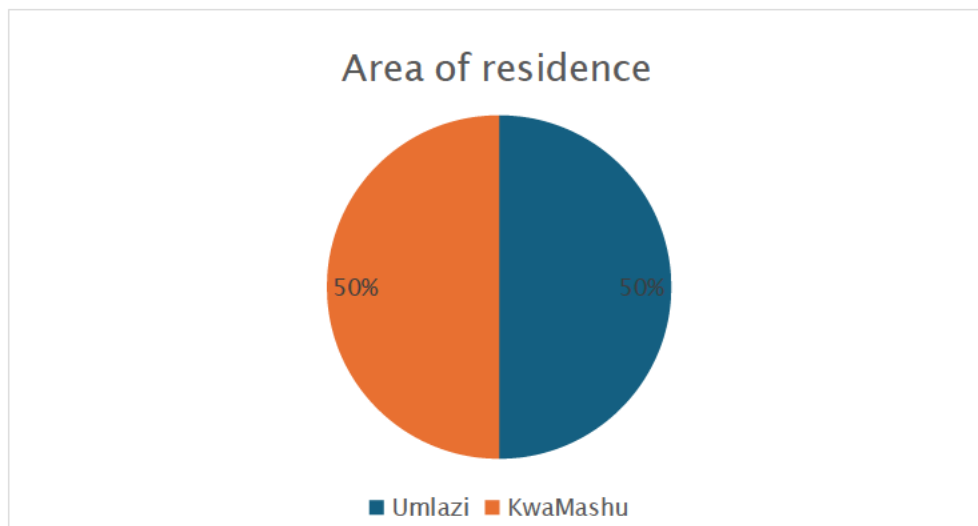


Figure 4.7 Area of residence

4.2.8 ACCESS TO INFORMATION ON CONSUMER PROTECTION

In Figure 4.8, the percentages of respondents' areas of access to information on consumer protection are shown below.

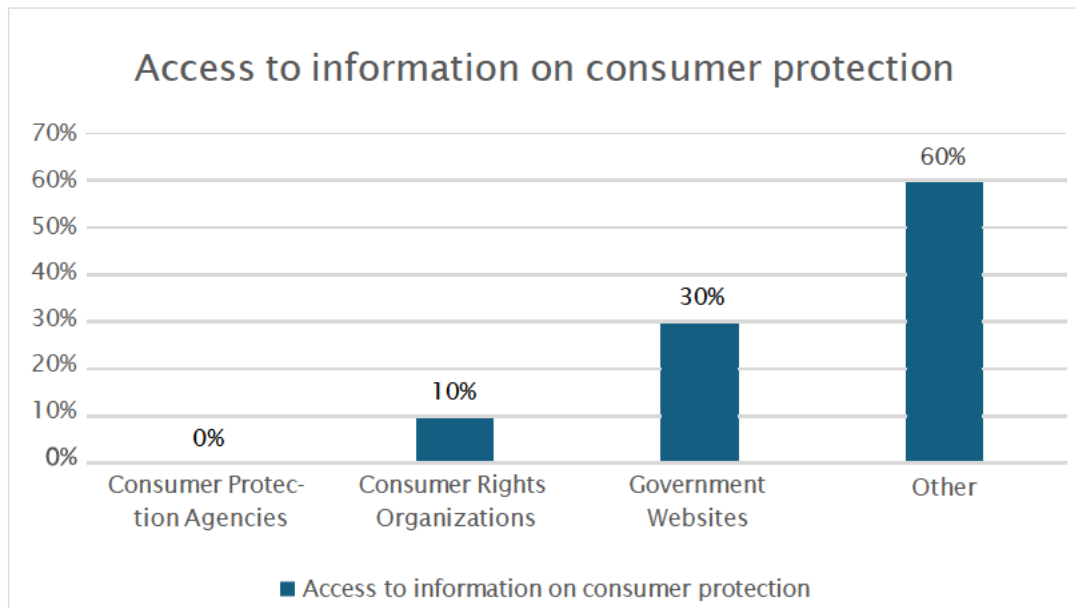


Figure 4.8 Access to information on consumer protection

Data in Figure 4.8 illustrates respondents' access to consumer protection information. Only 10% of respondents accessed information from Consumer Rights Organisations, while no respondents accessed information from Consumer Protection Agencies. In terms of consumer protection information, government websites emerged as the primary source, accessed by 30% of respondents, highlighting the importance of government resources.

A diverse range of channels beyond conventional ones was used by 60% (Other) of respondents. To ensure broader accessibility of consumer rights information, it is important to explore non-traditional avenues for disseminating it (Bartholomew, 2020:98). Digital platforms, social media, and community networks might be attributed to this shift in information consumption. For these alternative sources to be effective, they need to provide accurate and reliable information.

4.3 SECTION B: CONSUMERS' PERCEPTIONS OF CONSUMER RIGHTS

4.3.1 FAMILIARITY WITH CONSUMER RIGHTS

Participants' responses indicate a wide range of understandings of consumer rights. Some participants had basic knowledge, citing rights such as the right to safety, information, and redress, while others had a more comprehensive understanding, including the right to education, choice, and representation. The following are some of the responses from the respondents:

Participant 1 [Umlazi]: *Consumer rights are the protection that ensure we are treated fairly as customers. This includes things like the right to return faulty products, and the right to be informed about the products we buy.*

Participant 2 [KwaMashu]: *Consumer rights are about knowing what you're entitled to when you buy something. It's important to know these rights so that businesses do not take advantage of you.*

Literature suggests that consumers' knowledge of their rights varies widely depending on factors such as education, access to information, and exposure to consumer protection initiatives (Eze & Mohammed, 2019:327).

4.3.2 IMPORTANCE OF CONSUMER RIGHTS IN LOW SOCIO-ECONOMIC AREAS

The participants highlighted the importance of consumer rights in low socio-economic areas, highlighting that consumer rights protect consumers against unscrupulous businesses, ensuring fair treatment and access to quality products and services. The following are some of the responses from the respondents:

Participant 3 [KwaMashu]: *In our community, many people don't have a lot of money. Consumer rights are important because they ensure that even if we don't have much, we can still expect to get good value for our money.*

Participant 4 [Umlazi]: *Consumer rights are important because they protect us from being exploited. In low-income areas, businesses might try to sell us poor-quality products or overcharge us because they think we don't know any better.*

Consumer rights are especially important in vulnerable communities, where limited resources and information may make individuals more susceptible to exploitation (Lambert & Singh, 2018:49).

4.3.3 CHALLENGES FACED BY CONSUMERS

The participants identified several challenges regarding asserting their consumer rights, including a lack of knowledge of these rights, fear of retaliation by businesses, and limited access to legal assistance. The following are some of the responses from the respondents:

Participant 5 [Umlazi]: *One challenge we face is that we don't always know what our rights are. If we don't know our rights, we can't assert them.*

Participant 6 [KwaMashu]: *Another challenge is that we might be afraid to speak up if we feel like we've been treated unfairly. We worry that if we complain, businesses might refuse to serve us in the future.*

According to existing research (Okafor, 2019:88), consumers are often unable to exercise their rights due to a lack of awareness and fear of repercussions (Okafor, 2019:96).

4.3.4 EMPOWERMENT THROUGH AWARENESS

A consumer's awareness of consumer rights could enable them to protect themselves and make informed decisions. By increasing awareness, they believed that negotiating power would be improved, vulnerability would be reduced, and legal remedies would be easier to access. The following are some of the responses from the respondents:

Participant 7 [Umlazi]: *Knowing our rights makes us feel more confident when we're buying things. If we know what we're entitled to, we can ask for it and not be afraid to stand up for ourselves.*

Participant 8 [KwaMashu]: *When we're aware of our rights, we're less likely to be taken advantage of. For example, if we know that a product should come with a warranty, we can insist on getting one.*

This aligns with literature suggesting that consumer education and awareness campaigns can enhance consumer empowerment and promote a fair marketplace (Kamau, 2018:91).

There is a need for increased consumer awareness and education in low socio-economic areas because of the importance of consumer rights in this study. Governments, consumer rights organisations, and community initiatives are needed to address the challenges that consumers face, such as limited knowledge and fear of retaliation (Kamau, 2018:99).

Educating consumers about their rights will help us create an equitable marketplace where consumers can make informed decisions and protect themselves from exploitation (Okafor, 2019:163). Participants' feedback emphasises the importance of consumer rights in low socio-economic areas as well as the challenges that consumers face in asserting those rights. Making informed decisions and protecting themselves from exploitation can be achieved by increasing awareness and education about consumer rights.

4.4 SECTION C: RELATIONSHIP BETWEEN CONSUMER AWARENESS AND SOCIO-ECONOMIC DEVELOPMENT

4.4.1 CONTRIBUTION TO SOCIO-ECONOMIC DEVELOPMENT

Consumer rights awareness can play significant roles in the socio-economic development of low-income communities. For example, it can increase access to essential goods and services for low-income communities. Consumers who are more aware of their rights tend to demand high-quality products and fair pricing, leading businesses to adjust their offerings to meet those demands (Okafor, 2019:201). As a result, businesses are more likely to compete with each other, ultimately benefiting consumers. Another respondent mentioned the following:

Participant 1 [Umlazi]: *Increased awareness of consumer rights can lead to better decision-making. When people know their rights, they are more likely to make informed*

choices about what they buy, and where they buy it from. This can help to stimulate economic activity in our community.

Participant 14 [KwaMashu]: *I run a small business, and I try to treat my customers fairly. But sometimes, customers demand things that they are not entitled to because they don't know their rights. This can be frustrating for me as a business owner.*

Secondly, consumer rights awareness can protect individuals from exploitation. A consumer's awareness of consumer rights can serve as a form of protection in low-income communities where unfair practices, such as misleading advertising and substandard products, are more common. Protecting individuals from harm and saving them money can ultimately help them achieve economic success.

Participant 2 [KwaMashu]: *Consumer rights awareness can also lead to better consumer-business relationships. If businesses know that consumers are aware of their rights, they are more likely to treat them fairly. This can improve trust between consumers and businesses, which is important for economic growth.*

Lastly, consumer rights awareness can lead to more empowered and informed decision-making. By knowing their rights, consumers are better equipped to choose products and services by their preferences and needs. Therefore, resources can be allocated more efficiently, and customers will be more satisfied with their purchases, which contributes to economic growth. In a study by Okafor (2019:221), it was found that consumer protection in developing economies like Nigeria faces challenges due to a lack of awareness among consumers about their rights.

4.4.2 FACTORS HINDERING AWARENESS

Consumer rights awareness can be hindered by several factors in low-income communities. Information is one of the most important factors. There may be a lack of resources in low-income communities that provide information about consumer rights. Individuals may not be able to assert their rights effectively because of this lack of information, perpetuating unfair practices.

Participant 3 [KwaMashu]: *One factor that hinders awareness is lack of information. Many people in our community don't have access to information about their rights, so they don't know what they are entitled to.*

Lack of education is another factor. Individuals in low-income communities are often not well educated on consumer rights and responsibilities. Without this education, they may not be able to assert their rights or fully understand them. Consumer rights awareness can be hindered by a lack of confidence in asserting rights.

Participant 19 [KwaMashu]: *Another factor is lack of education. Some people might not understand their rights even if they are aware of them. Education is important for empowering people to assert their rights effectively.*

4.4.3 IMPACT OF ADDRESSING BARRIERS

A positive impact on development can be achieved by addressing barriers to consumer rights awareness in low-income communities. Individuals can become stronger in asserting their rights and making informed decisions if they have access to information and education about consumer rights. By empowering consumers, economic activity and development can be driven, resulting in increased consumer confidence (Skinner, 2021:52). Some respondents mentioned the following:

Participant 13 [KwaMashu]: *If we can address these barriers, it could have a significant impact on our community's development. By empowering people to assert their rights, we can create a fairer and more just society.*

Participant 6 [KwaMashu]: *Addressing these barriers could also lead to increased consumer confidence. When people are confident in their ability to assert their rights, they are more likely to engage in economic activities that can drive development.*

A more equitable society can also be achieved if barriers to consumer rights awareness are addressed. Businesses will be more likely to adhere to fair practices if consumers are aware of their rights and can assert them effectively. As a result, trust between consumers and businesses can be increased, which is essential for economic growth. Kamau (2018:76) emphasised the importance of consumer education in enhancing consumer

empowerment, which can lead to a more informed consumer base and improved market dynamics.

Participant 9 [Umlazi]: *I once bought a product that turned out to be defective, but I didn't know my rights as a consumer. I ended up losing money because I couldn't return the product. If I had known my rights, I could have demanded a refund or replacement.*

Eze and Mohammed (2019:92) highlighted the impact of consumer rights awareness on the patronage of locally made products, showing that awareness can stimulate local economic growth. The feedback from participants indicates that increased awareness of consumer rights can contribute significantly to the socio-economic development of low-income communities. Addressing barriers such as lack of information and education can empower individuals to make informed decisions, leading to better consumer-business relationships and increased economic activity (Kreitner & Kinicki, 2021:155). This, in turn, can foster a more equitable and prosperous society.

4.5 SECTION D: RELATIONSHIP BETWEEN CONSUMERISM AND CONSUMER AWARENESS OF RIGHTS

4.5.1 IMPACT OF CONSUMERISM ON CONSUMER RIGHTS AWARENESS

Consumer rights awareness and consumerism are influenced by a variety of factors, including socio-economic status, education level, and cultural norms in a community. Interviews with 10 respondents revealed that people's awareness of their consumer rights is significantly influenced by their level of consumerism.

Participant 1 [Umlazi]: *In our community, consumerism is pervasive, especially among the youth. With the rise of social media and online shopping, there's a constant barrage of advertisements enticing us to buy. However, this heightened consumerism often leads to a lack of awareness regarding our rights as consumers.*

Participant 2 [KwaMashu]: *I have noticed that when people are consumed by the desire for material possessions, they tend to overlook their rights as consumers. It seems that they're so focused on acquiring the latest gadgets or fashion trends that they forget to question the quality of what they're buying or the fairness of the transactions.*

Participant 16 [KwaMashu]: *On the other hand, some individuals become more aware of their consumer rights precisely because they're avid consumers. They've had experiences with faulty products or misleading advertising, which prompts them to educate themselves about their rights to avoid being taken advantage of again.*

Participant 20 [Umlazi]: *In low-income communities like ours, consumerism can sometimes be seen as a means of achieving social status or escaping poverty. People may prioritise conspicuous consumption over understanding their rights, perpetuating a cycle of exploitation by unscrupulous businesses.*

According to Brown (2018:43), consumer rights often go unnoticed and unenforced in societies with high levels of consumerism due to the tendency for individuals to prioritise their needs for goods and services over their rights as consumers. Meanwhile, Williams (2019:166) proposes that a culture of consumerism can empower consumers by increasing their awareness of their rights and encouraging them to demand better products and services.

4.5.2 EXAMPLES OF CONSUMERISM AFFECTING CONSUMER RIGHTS AWARENESS

Consumer rights awareness can be positively or negatively influenced by consumerism, according to Smith (2018:107). Consumer advocacy and a call for greater transparency and accountability can also benefit from heightened consumerism, even though it can create opportunities for businesses to exploit consumers. The following are examples of positive effects from respondents:

Participant 5 [Umlazi]: *Increased consumerism has led to a demand for more transparent business practices. Companies are now more inclined to provide clear information about product warranties and return policies to attract and retain customers.*

Participant 6 [KwaMashu]: *In some cases, consumerism has spurred grassroots movements advocating consumer rights. People are organising online forums and community workshops to share information and support each other in asserting their rights against unfair business practices.*

Consumer rights are negatively affected by consumerism, but Brown (2018:98) emphasises the importance of education and empowerment. To navigate the complexities of the market and assert their rights effectively, communities with access to information and

resources are better equipped. The following are examples of the negative effects mentioned by the respondents:

Participant 7 [Umlazi]: *I have seen instances where heightened consumerism leads to impulsive buying without considering the consequences. This impulsiveness can result in individuals overlooking their rights or being swayed by deceptive marketing tactics.*

Participant 8 [KwaMashu]: *In our neighbourhood, there's a prevalence of counterfeit goods being sold at lower prices. While this might seem like a good deal, consumers often end up with substandard products and little recourse due to their limited awareness of their rights.*

Ultimately, the findings suggest that consumerism and consumer rights awareness are intricately linked in low-income communities. In addition to stimulating economic activity and facilitating access to desired goods and services, consumerism also poses challenges for consumer empowerment and protection (Cooper, 2020:141). Regulatory measures to safeguard consumers' rights are necessary, along with comprehensive consumer education initiatives tailored to the specific needs and circumstances of each community.

Consumer rights awareness may have a complex relationship with consumerism, according to the findings. The interaction with the market can increase awareness, but it can also lead to a mindset where consumption takes precedence over recognising and asserting one's rights (Cooper, 2020:162). There is a need to ensure that consumers are empowered to make informed decisions and protect themselves as consumers by striking a balance between consumerism and consumer rights awareness in our community.

4.6 SECTION E: RECOMMENDATIONS FOR PROMOTING CONSUMER AWARENESS OF RIGHTS

4.6.1 STRATEGIES FOR PROMOTING CONSUMER AWARENESS

Several strategies were identified as effective for promoting consumer awareness of rights in areas with low socio-economic status, based on interviews with 10 respondents. The following were the responses from respondents:

Participant 1 [Umlazi]: *Education is key. We need to start teaching basic consumer rights in schools and community centres. This will empower individuals from a young age to understand their rights and make informed decisions.*

Participant 2 [KwaMashu]: *Utilizing technology can also be beneficial. Mobile apps and online platforms can provide accessible information about consumer rights, making it easier for people to educate themselves.*

Participant 11 [KwaMashu]: *Community workshops and seminars are effective in engaging people directly. These events can cover topics like how to recognise deceptive practices and how to file complaints with consumer protection agencies.*

Participant 15 [Umlazi]: *Collaboration between consumer rights organisations and local businesses is crucial. Businesses should be encouraged to adhere to ethical standards and provide clear information about their products and services.*

Turner (2019:81) argues that the key to promoting consumer awareness is a multi-faceted approach involving government, NGOs, and businesses. Education plays an important role in empowering consumers to assert their rights. According to Johnson (2019:55), consumer awareness of rights can be enhanced through multi-stakeholder collaboration. Partnerships between government agencies, civil society organisations, and academic institutions are often key to successful initiatives, leveraging their respective strengths and resources.

4.6.2 ROLES OF LOCAL ORGANISATIONS, GOVERNMENT, AND EDUCATIONAL INSTITUTIONS

Johnson (2019:66) argues that community involvement is crucial to ensuring that consumer rights initiatives are relevant and accessible to the target population. Low socio-economic communities face specific challenges and needs that require tailored strategies. The following are the feedback from respondents:

Participant 5 [Umlazi]: *Local community organisations can serve as advocates for consumer rights. They can organise awareness campaigns and provide resources for individuals seeking help with consumer issues.*

Participant 6 [KwaMashu]: *Government bodies play a vital role in enforcing consumer protection laws. They should ensure that businesses comply with regulations and provide accessible channels for consumers to report violations.*

Participant 17 [KwaMashu]: *Educational institutions can integrate consumer rights education into their curriculum. This can help students develop critical thinking skills and become more discerning consumers.*

Participant 18 [KwaMashu]: *Partnerships between these entities can amplify efforts to promote consumer awareness. By working together, they can reach a wider audience and have a greater impact.*

According to Gupta (2020:105), technology can serve as a powerful tool for democratising access to information about consumer rights, especially for underserved communities. Mobile apps, social media platforms, and interactive websites can also help consumers educate themselves and strengthen their communities.

Therefore, educating consumers about their rights in low-income neighbourhoods requires a comprehensive approach that includes education, technology, community involvement, and collaboration among stakeholders (Wolmarans, 2018:191). To empower individuals and communities to advocate for their rights as consumers and make informed decisions, these strategies can be implemented and the resources of local organisations, government bodies, and educational institutions leveraged. By deploying strategies such as targeted education programs, peer-to-peer learning, media engagement, and technology integration, combined with collaborative efforts among local organisations, government bodies, and educational institutions, we can empower consumers to assert their rights effectively and contribute to socioeconomic development (Wolmarans, 2018:47).

4.7 CONCLUSIONS

In conclusion, the study was conducted with 20 respondents in low socio-economic areas which provides valuable insights into consumer rights perceptions, challenges, and recommendations. Consumer awareness is promoted through education, community involvement, media involvement, and technological innovation, according to the findings. Local organisations, government bodies, and educational institutions also play a crucial role in driving sustainable awareness campaigns. We can empower consumers to make

informed decisions, assert their rights, and ultimately contribute to their communities' socio-economic development by implementing the recommended strategies and fostering collaboration among stakeholders. The next chapter will provide conclusions for the study.

CHAPTER 5: CONCLUSION & RECOMMENDATIONS

5.1 INTRODUCTION

In the previous chapter of this study, the findings were presented. Consumers from low socio-economic areas in Durban were asked about their awareness of consumer rights. A thematic analysis was the primary method of analysis employed. Based on the review of relevant studies and the analysis of the primary data, the conclusions are drawn based on the findings. This provides answers to the research objectives stated in Chapter One. As a final section, recommendations for improving academic performance and areas for further research are also discussed. The main conclusions are presented in the following section.

5.2 THE FINDINGS AND THEIR CONCLUSIONS

The purpose of this section is to describe the findings and formulate conclusions about the study based on the objectives set out in the first chapter of this research. The following sections outline the findings of the study.

5.2.1 CONSUMERS' PERCEPTIONS OF CONSUMER RIGHTS

There is no doubt that perceptions of consumers from low socio-economic areas on consumer rights play a key role in ensuring that consumers get fair treatment, and can access quality products and services, especially in low socio-economic areas where residents may be more susceptible to abuse. The first objective of the study was to examine the perceptions of consumers in such communities regarding their consumer rights, the importance of consumer rights in these communities, the challenges faced by consumers in asserting their rights, as well as the potential empowerment that can be gained through increased awareness of these issues.

There was a wide range of understanding among participants of consumer rights, based on the findings. Some have a basic understanding of consumer rights, including rights such as the right to safety, information, and redress, compared with those who have a broader understanding, including rights such as education, choice, and representation. It is believed that this disparity in the understanding of consumer rights is largely due to factors such as education, access to information, and exposure to various consumer protection initiatives, and it is in accordance with existing literature which shows that consumer knowledge varies widely between consumers (Eze & Mohammed, 2019:327).

The participants stressed the importance of consumer rights in low socio-economic areas, emphasising that they protect consumers against unscrupulous businesses and ensure that they are treated fairly. The importance of this is especially relevant in communities where individuals have limited resources and information, making them more likely to be exploited by unscrupulous businesses. This study aligns with other studies that emphasise the importance of consumer rights in vulnerable communities (Lambert & Singh, 2018:49).

In addition to a lack of knowledge about consumer rights, fear of retaliation by businesses, and limited access to legal assistance, participants identified several challenges that they faced when asserting their consumer rights. There is no doubt that consumers often fail to exercise their rights due to a lack of awareness and fear of repercussions (Okafor, 2019:88). This is consistent with existing research that indicates that consumers often struggle to exercise their rights. It is clear from these challenges that consumer education and awareness campaigns are needed in low socio-economic areas to address these challenges.

There was a strong belief among participants that knowing their consumer rights could enable them to make informed decisions and protect themselves. They believed that increasing awareness would result in improved negotiation power, reduced vulnerability, and ease of access to legal remedies, thus enhancing their negotiating power. Those findings align with literature that suggest consumer education and awareness campaigns can help increase consumer empowerment and promote a fair market in the marketplace (Kamau, 2018:91).

This study concluded by highlighting how the perceptions of consumers from low socio-economic areas on consumer rights cannot be overstated. There is a need, however, for more comprehensive education and awareness campaigns to empower consumers to

assert their rights effectively, although there is a basic understanding of their rights by some residents. Governments, consumer rights organisations, and community initiatives can play crucial roles in addressing the challenges that consumers face in these areas by promoting a fair and equitable marketplace. To create an empowered consumer base that can make informed decisions and protect them from exploitation, we have to increase consumer awareness and education about consumer rights.

5.2.2 RELATIONSHIP BETWEEN CONSUMER AWARENESS AND SOCIO-ECONOMIC DEVELOPMENT

In low-income communities where consumers may face heightened vulnerabilities, consumer rights awareness is more than just an abstract concept; it is a crucial driver of socio-economic development. This study aims to illustrate how consumer awareness is interconnected with socio-economic development from a multifaceted perspective. The second objective of the study shed light on how the relationship between consumer awareness of rights and socio-economic development can contribute to economic growth and empowerment, as well as the barriers that may inhibit such awareness from occurring.

There are several ways in which consumer rights awareness can contribute to socio-economic development positively. As a first step, consumers can be empowered to demand high-quality products, and fair prices to enhance access to essential goods and services. By being aware of their rights, consumers become more discerning when purchasing goods and services, which leads to increased competition between businesses and ultimately benefits consumers. Furthermore, consumer awareness can serve as a means of preventing individuals from being exploited, especially in communities where there is a high risk of unfair practices. As a result of consumers' awareness of their rights, they can protect themselves from misleading advertisements and substandard products, thereby increasing economic success.

In addition, consumer rights awareness can also contribute to the strengthening of consumer-business relations. Businesses that recognise the importance of making consumers aware of their rights are more likely to treat them fairly, which in turn improves consumer trust and fosters an environment conducive to economic development. The final advantage is that consumer awareness enables more informed decision-making, which leads to a more efficient allocation of resources and a higher level of customer satisfaction. It is through knowing their rights that

consumers can make choices that are aligned with their preferences and needs and thereby contribute to the economic growth of the nation.

Several factors prevent the realisation of consumer rights awareness in low-income communities, mainly a lack of information, which is a major obstacle to the realisation of these benefits. Many individuals in these communities may not have access to resources that provide information about consumer rights, making it challenging for them to assert their rights effectively. Moreover, it is likely that a lack of education further exacerbates the problem, since the lack of education makes it difficult for an individual to understand exactly what their rights are, even if they are aware of them. This lack of understanding can undermine confidence in asserting rights and contribute to unfair practices.

The awareness of consumer rights can have a profound impact on the socio-economic development of low-income communities if barriers to consumer rights awareness are addressed. Consumer rights can be asserted more effectively, and more informed decisions can be made if information and education about them are available to consumers. In turn, this empowerment can lead to economic activity and development, resulting in an increase in consumer confidence and trust between businesses and consumers, which, in turn, leads to increased consumer confidence.

In addition, addressing barriers to consumer rights awareness can contribute to a more equitable society as well. Businesses are more likely to adhere to fair practices when consumers are aware of their rights, which ultimately leads to improved market dynamics and greater economic stability. In addition, increased awareness is a powerful tool for stimulating local economic growth by encouraging the patronage of locally made products and encouraging the involvement of the community.

This study concludes by showing how the relationship between consumer awareness of rights and socio-economic development plays a crucial role in promoting socio-economic development in low-income communities. There are indeed significant barriers to empowerment, economic growth, and a more equitable society, but by addressing these barriers we can unlock the potential for empowerment, economic growth, and social equity. It is imperative that governments, consumer rights organisations, and community

organisations collaborate to provide individuals with resources and education that empower them to assert their rights in a productive manner. In this way, we will be able to create a society where everyone has the chance to thrive, which will be more just and prosperous.

5.2.3 RELATIONSHIP BETWEEN CONSUMERISM AND CONSUMER AWARENESS OF RIGHTS

In low socio-economic communities, consumption, which is fuelled by several societal factors including economic status, education, and cultural norms, plays a significant role in influencing consumer rights awareness. There is a close relationship between consumerism and consumer rights awareness as observed under the third objective, revealing both the positive and negative effects of heightened consumerism on consumers' understanding and assertion of their consumer rights.

In the interviews conducted with respondents, the results revealed a multifaceted relationship between consumerism and consumer rights awareness. As a result of the proliferation of social media and online shopping platforms, consumerism is pervasive in many low-income communities, especially among the youth. Despite this, there is still a lack of awareness regarding consumer rights as a result of this heightened consumerism. People have become so consumed with the desire to acquire material possessions that they neglect their rights as consumers, focusing solely on purchasing the latest gadgets or fashion trends without taking the time to question the quality of their purchases or the fairness of the transactions they are making.

It is important to recognise, however, that individuals may become more aware of their consumer rights because they are avid consumers. A negative experience with defective products or misleading advertising often inspires consumers to learn about their rights and protect themselves from future exploitation. Consumerism, however, can sometimes be construed as a means of achieving social status in low-income communities, thus leading some individuals to prioritise conspicuous consumption over understanding their rights to escape poverty. As a result of this, unscrupulous companies perpetuate the cycle of exploitation.

A culture of consumerism may contribute to the neglect of consumer rights, but some argue that a culture of consumerism can empower consumers by increasing their awareness of

their rights, and by enabling them to demand better products and services, even though high levels of consumerism may lead to consumer rights being overlooked. The empowerment of low socio-economic communities, however, depends on some factors, including access to education and resources.

Consumption can have a positive or a negative impact on consumer rights awareness. The growth of consumerism has led to an increase in the demand for more transparent business practices, with companies providing customers with a clear picture of product warranties and return policies so that they will be able to attract and retain customers more effectively. In addition, consumerism has spawned grassroots movements advocating the rights of consumers, with individuals organising online forums and community workshops to share information and to support each other as they assert their rights against unfair business practices as a result of consumerism.

Consumption can also negatively impact consumer rights awareness, however. As a result of heightened consumerism, individuals are likely to make impulsive purchases without considering the consequences, resulting in them overlooking their rights. On the other hand, consumers may be swayed by deceptive advertising tactics, which can cause them to miss out on their rights. In addition, counterfeit goods are endemic in some communities, which undermines consumer rights by allowing consumers to make unknowingly purchases of substandard products, with limited recourse because consumers are not fully aware of their rights.

There is a complex and multifaceted relationship between consumerism and consumer rights awareness among lower socio-economic communities. Although consumerism is capable of stimulating economic activity and facilitating access to the goods and services that consumers desire, it also poses a number of challenges when it comes to consumer empowerment. The key to ensuring that all consumers are empowered to make informed decisions and to protect themselves when shopping in the marketplace lies in striking a balance between consumerism and consumer rights awareness.

In addition to enforcing regulations to safeguard consumers' rights, comprehensive consumer education programs tailored to the specific needs and circumstances of each community are also crucial. A more equitable and empowered consumer base can be created by addressing the influence of consumerism on consumer rights awareness and Promoting education and empowerment that will enable consumers to navigate the complex market and assert

their rights more effectively.

5.2.4 RECOMMEND EFFECTIVE WAYS OF PROMOTING CONSUMER AWARENESS OF RIGHTS IN LOW SOCIO-ECONOMIC AREAS

The awareness of consumer rights is crucial in ensuring that individuals are protected from exploitation, and that fair and transparent business practices are implemented. Effective consumer awareness strategies must be implemented in low socio-economic communities, where individuals may be particularly vulnerable to unfair practices. Based on interviews with respondents and existing literature, the last objective of the study identified several strategies for measuring the effectiveness of these programs, emphasising the importance of education, technology, community involvement, as well as collaboration among stakeholders.

Educating consumers is one of the primary strategies that can be used to promote consumer awareness. Several respondents expressed the importance of educating people about their rights as consumers at a young age, so that they can be empowered to make informed decisions and understand their rights from an early age. It has also been shown that consumers can become more discerning by integrating consumer rights education into their educational institutions' curricula. Educating the public not only empowers the individual but also fosters the development of a culture of consumer rights awareness in the community.

In the underserved community, technology can be a powerful tool to raise consumer awareness, particularly when it comes to consumer rights. To make it easier for consumers to educate themselves about their rights, mobile apps, social media platforms, and interactive websites can be used to provide accessible information about consumer rights. Additionally, technology can be used to facilitate communication and collaboration between stakeholders, enhancing the effectiveness of consumer awareness campaigns.

Using workshops and seminars to directly engage with the community is an effective way to increase consumer awareness. These events can be used to demonstrate how to recognise deceptive practices and file complaints with consumer protection agencies, among other

topics. To ensure consumer rights initiatives are relevant and accessible to the target population, community involvement is crucial.

To promote consumer awareness, it is essential to collaborate among local groups, government authorities, and educational institutions. It is important for local community organisations to act as advocates for consumer rights, organise consumer awareness campaigns, and provide consumer resources for individuals seeking help. For businesses to comply with regulations and to enforce consumer protection laws, government bodies play a vital role. The development of a more informed and empowered consumer base will be made possible by the inclusion of consumer rights education into educational institutions' curricula.

Consumer rights awareness in low socio-economic communities can only be increased by applying a comprehensive and multifaceted strategy. By implementing strategies that include education, technology integration, community involvement, and collaboration among stakeholders, consumers can assert their rights effectively and contribute to socio-economic development. A community's specific needs and circumstances must be considered when developing these strategies, ensuring that they are relevant, accessible, and impactful. By empowering consumers as a community, we can navigate the complexities of the market and advocate for them.

5.3 STUDY LIMITATIONS

While this study provides valuable insights into consumer rights awareness among residents of low socio-economic areas in Durban, KwaZulu-Natal, certain limitations should be acknowledged.

Firstly, the study employed a qualitative research approach, which, while effective for capturing in-depth perspectives, may limit generalisability to broader populations. The findings are specific to the sampled participants and may not fully represent all low-income consumers in South Africa.

Secondly, the study relied on self-reported data, which may be subject to biases such as recall bias or social desirability bias, where participants may have provided responses, they perceived as favorable rather than their true experiences.

Thirdly, the sample size was limited to 20 participants, selected through non-probability purposive sampling. While this allowed for rich, detailed insights, a larger sample might have

provided a more comprehensive understanding of consumer rights awareness.

Lastly, language and literacy barriers posed a challenge, as some participants had varying levels of comprehension regarding consumer rights and legal terminologies. While efforts were made to accommodate participants by conducting interviews in English and IsiZulu, some nuances may have been lost in translation.

Despite these limitations, the study offers valuable contributions to understanding consumer rights awareness in disadvantaged communities and provides a foundation for future research.

5.4 RECOMMENDATIONS

Low socio-economic communities need targeted and sustained efforts from various stakeholders to promote consumer awareness of their rights. In light of the study's findings and conclusions, the following recommendations have been proposed for improving consumer awareness and empowering individuals in low socio-economic communities:

Customised educational programs

Educational programs on consumer rights should be developed and tailored to the needs of low socio-economic communities for different age groups and demographics. Schools, community centers, and adult education programs should incorporate these programs. Content should be accessible, engaging, and relevant to community members' daily experiences and challenges. Educators should focus on teaching practical skills, such as recognizing the rights of consumers, identifying deceptive practices, and filing complaints.

Technology Utilisation

To educate and inform consumers about their rights, there is a need to use technology to disseminate information and empower individuals to access support and resources. There is a need to utilise social media platforms, interactive websites, and mobile apps to do so. Even in areas with limited internet connectivity, these digital tools should be user-friendly, available in multiple languages, and accessible.

Initiatives to engage the community

To promote consumer awareness, there is a need to organise workshops, seminars, and awareness campaigns in communities. Collaboration should be established among local

community organisations, government agencies, and educational institutions, which should be the basis of these initiatives. Consumer issues such as predatory lending practices, product safety concerns, and deceptive advertising tactics should be covered in this course. Participants should be encouraged to take active part in dialogues, sharing their experiences and learning from each other.

Enhancing consumer protection mechanisms

There is also a need to make sure that individuals have a means of redressing rights violations both locally and nationally by strengthening consumer protection mechanisms. The goal is to strengthen consumer protection laws, establish consumer courts and tribunals, and provide legal assistance and support to marginalised communities. Fraud, exploitation, and unfair business practices should be addressed as a systemic issue by government agencies in low socio-economic areas.

Monitor and evaluate continuously

To assess the effectiveness of consumer awareness initiatives and identify areas for improvement, there is a need to establish mechanisms for continuous monitoring and evaluation. By using this approach, strategies can be refined, resources can be allocated more effectively, and interventions can be tailored to meet community needs.

5.5 RECOMMENDATIONS FOR FUTURE RESEARCH

In low socio-economic communities, future researchers can conduct longitudinal studies to track consumers' awareness of their rights over time. It is possible for researchers to gain insight into the effectiveness of on-going interventions through analysing trends and patterns over time. This allows them to identify factors that contribute to sustained awareness, and to determine whether socioeconomic development initiatives have a long-term impact on consumer empowerment.

Future researchers can analyse consumer awareness of rights in different regions or countries, and whether awareness-promoting strategies are effective. Researchers can identify contextual factors that influence consumer behaviour by comparing communities with similar socio-economic profiles but differing cultural contexts, regulatory environments, or levels of technological development. This enables the design of targeted interventions tailored to specific local contexts.

Future researchers can further identify the impact of technology-based interventions on consumer awareness of rights among low-income communities, such as mobile apps, interactive websites, and social media campaigns. In addition to assessing a digital tool's reach, accessibility, usability, and effectiveness, researchers can evaluate its effectiveness in improving consumer knowledge, attitudes, and behaviors.

Furthermore, future researchers can explore the use of technology to enhance user engagement and personalised educational content, such as artificial intelligence and machine learning.

Through participatory action research (PAR), future researchers can engage community members in the research process as active participants. This approach allows for the Design, collection, and analysis of research projects in collaboration with local organisations, community leaders, and consumer advocates. Researchers can ensure more effective interventions and sustainable results by empowering community members to contribute their insights and perspectives.

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APPENDICES

APPENDIX A LETTER OF INFORMATION



Title of the Research Study: Consumer rights awareness among residents from low socio-economic areas in Durban, KwaZulu-Natal.

Principal Investigator/s/researcher: Nondumiso Precious Tshiki

Co-Investigator/s/supervisor/s: Dr Emem Anwana

Brief Introduction and Purpose of the Study:

Greetings

The main purpose of the study is to investigate the awareness of consumer of rights and legislative consumerism in Durban's low socio-economic areas.

Introduce yourself to the participant: I am a final year student at DUT doing research for my Master of Business Administration degree.

Invitation to the potential participant: I would like to invite you to participate in the research.

What is Research?

Research is a systematic search or enquiry for general used new knowledge.

Outline of the Procedures:

Consumer rights awareness among residents from low socio-economic areas in Durban, KwaZulu-Natal.

As a respondent, you are requested to complete an interview comprising of closed and open-ended research questions which will take not more than 30 minutes of your time. You are permitted to ask where you do not understand for clarity. Your details will not be divulged to anyone but will instead be store in a place where no one will have access to.

Risks or Discomforts to the Participant:

The interview is not intended to harm you anyhow whether physically or psychologically. Should you encounter any feeling(s) of discomfort during the interview, please bring that to the attention of the researcher.

Explain to the participant the reasons he/she may be withdraw from the Study:

The participant may withdraw from the study at any given time as the participation in the study is voluntary. There are no procedures need to be followed in doing that.

Benefits: There is no assurance that you will benefit directly from the study.

Remuneration:

You will not obtain any compensation for participation in this study.

Costs of the Study:

There are no financial costs directly or indirectly linked with participation in this study.

Confidentiality:

Every attempt will be made by the researcher to keep all information gathered in this study strictly confidential, except as may be required by court order or by law. You are not expected to provide your name, surname, personal number, and identity number to ensure confidentiality. If any publication results from this research you will be identified either by name, surname, or identity.

Results:

The results will be published by the institution.

Storage of all electronic and hard copies including tape recordings:

Data will be stored at the institution research committee and electronic with a secret password.

Persons to contact in the Event of Any Problems or Queries:

(Supervisor and details) Please contact the researcher (tel no.), my supervisor (tel no.) or the DUT- Institutional Research Ethics Administrator on 031 373 2375. Complaints can be reported to the Acting Director: Research and Postgraduate Support on researchdirector@dut.ac.za

ISITHASISELO A: INCWADI YOLWAZI



Isihloko Socwaningo Locwaningo: Ukuqwashisa ngamalungelo abathengi phakathi kwezakhamuzi ezivela ezindaweni eziphansi kwezenhlalo-mnotho eThekwini, KwaZulu-Natal.

Umphenyi Omkhulu/Abacwaningi: Nondumiso Precious Tshiki

Umphenyi/abaphenyi/abaqondisi: UDkt Emem Anwana

Isingeniso esifushane kanye nenjongo yocwaningo:

Sanibonani

Inhloso enkulu yalolu cwano ukuphenya ukuqwashisa kwabathengi ngamalungelo kanye nokusetshenziswa kwemithetho yabathengi ezindaweni eziphansi zezomnotho nezenhlalo yaseThekwini.

Zazise kobambe iqhaza: Ngingumfundi owenza unyaka wokugcina e-DUT ngenza ucwano ngeziqu zami ze-Master of Business Administration.

Isimemo kongaba umhlanganyeli: ngithanda ukukumema ukuthi ubambe iqhaza ocwano ngweni.

Luyini Ucwano?

Ucwano wusesho oluhlelekile noma uphenyo lokuthola ulwazi olusha olujwayelekile.

Uhlaka Lwezinqubo:

Ukuqwashisa ngamalungelo abathengi kubahlali abavela ezindaweni ezinomnotho ophansi eThekwini, KwaZulu-Natal. Njengomphenduli, uyacelwa ukuthi ugcwalise inhlokhono ehlanganisa imibuzo yocwano evaliwe nevulekile engeke ithathe imizuzu engaphezu kwengama-30 yesikhathi sakho. Uvunyelwe ukubuza lapho ungaqondi khona ukuze uthole

ukucaciseleka. Imininingwane yakho ngeke idalulwe kunoma ubani kodwa izogcinwa endaweni lapho ongeke akwazi ukufinyelela khona muntu.

Izingozi noma Ukungaphatheki kahle Kobambe iqhaza:

Inhlolokhono ayihloselwe ukukulimaza noma yikanjani ngokomzimba noma ngokwengqondo. Uma kwenzeka uhlangabezana nanoma yimiphi imizwa yokungakhululeki ngesikhathi senhlolokhono, sicela wazise lokho kumcwaningi.

Chazela umhlanganyeli izizathu zokuthi angahoxa Ocwaningweni:

Umbambiqhaza angahle ahoxe ocwaningweni nganoma yisiphi isikhathi ngoba ukubamba iqhaza ocwaningweni kungokuzithandela. Azikho izinqubo okudingeka zilandelwe ekwenzeni lokho.

Izinzuzo:

Asikho isiqiniseko sokuthi uzozuza ngqo ocwaningweni.

Inkokhelo:

Ngeke uthole isinxephezelo ngokubamba iqhaza kulolu cwaningo.

Izindleko Zocwaningo:

Azikho izindleko zezimali ezixhunyaniswe ngokuqondile noma ngokungaqondile nokubamba iqhaza kulolu cwaningo.

Ukugcinwa kuyimfihlo:

Yonke imizamo izokwenziwa umcwaningi ukugcina lonke ulwazi oluqoqwe kulolu cwaningo luyimfihlo kakhulu, ngaphandle uma kudingwa ngokomyalelo wenkantolo noma umthetho. Akulindelekile ukuthi unikeze igama lakho, isibongo, inombolo yakho siqu, nenombolo kamazisi ukuze uqinisekise ukugcinwa kuyimfihlo. Uma noma yikuphi ukushicilelwa okuvela kulolu cwaningo uzohlonzwa ngegama, isibongo noma umazisi.

Imiphumela:

Imiphumela izoshicilelwa yisikhungo.

Ukugcinwa kwawo wonke amakhophi e-elektronikhi kanye namakhophi aqinile okuhlenganisa aqoshiwe:

Idatha izogcinwa ekomitini locwaningo lesikhungo kanye ne-elektronikhi nephasiwedi eyimfihlo.

Abantu ongabathintana nabo Esigamekweni sanoma Iziphi Izinkinga noma Imibuzo:

(Umpathi kanye neminingwane) Ngicela uthinte umcwaningi (inombolo yocingo), umpathi wami (inombolo yocingo) noma i-DUT-Institutional Research Ethics Administrator ku-031 373 2375. Izikhalazo zingabikwa kuMqondisi Obambile: Ukwesekwa Kocwaningo kanye Neziqo Zeziqo kumqondisi wocwaningo@dut.ac.za

APPENDIX B: LETTER CONSENT



Full Title of the Study: Consumer rights awareness among residents from low socio-economic areas in Durban, KwaZulu-Natal.

Statement of Agreement to Participate in the Research Study:

- I hereby confirm that I have been informed by the researcher, Nondumiso Precious Tshiki (name of researcher), about the nature, conduct, benefits and risks of this study - Research Ethics Clearance Number: _____,
- I have also received, read and understood the above written information (Participant Letter of Information) regarding the study.
- I am aware that the results of the study, including personal details regarding my sex, age, date of birth, initials and diagnosis will be anonymously processed into a study report.
- In view of the requirements of research, I agree that the data collected during this study can be processed in a computerised system by the researcher.
- I may, at any stage, without prejudice, withdraw my consent and participation in the study.
- I have had sufficient opportunity to ask questions and (of my own free will) declare myself prepared to participate in the study.
- I understand that significant new findings developed during the course of this research which may relate to my participation will be made available to me.

Full Name of Participant Date Time Signature / Right Thumbprint

I, (name of researcher) herewith confirm that the above participant has been fully informed about the nature, conduct and risks of the above study.

Full Name of Researcher

Date

Signature

Full Name of Witness (If applicable)

Date

Signature

ISITHASISELO B: IMVUME



Isihloko Esigcwele Socwaningo: Ukuqwashisa ngamalungelo abathengi phakathi kwezakhamuzi ezivela ezindaweni eziphansi zenhlalo-mnotho eThekwini, KwaZulu-Natal.

Amagama omcwaningi:

Isitatimende Sesivumelwano Sokuba Iqhaza Ocwaningweni Locwaningo:

- Nginyaqinisekisa ukuthi ngaziswe umcwaningi, mayelana nesimo, ukuziphatha, izinzuzo kanye nobungozi balolu cwano - Inombolo Yokucleaniswa Kwezimiso Zokucwaninga:
- Ngiphinde ngathola, ngifunde futhi ngaqonda ulwazi olubhalwe ngenhla (Incwadi Yolwazi Yombambiqhaza) mayelana nocwano.
- Ngiyazi ukuthi imiphumela yocwano, okuhlanganisa imininingwane yomuntu siqu mayelana nobulili bami, ubudala, usuku lokuzalwa, amagama okuqala kanye nokuxilongwa kuzocutshungulwa ngokungaziwa kwenziwe umbiko wocwano.
- Ngokubheka izidingo zocwano, ngiyavuma ukuthi idatha eqoqwe phakathi nalolu cwano ingacutshungulwa ngohlelo lwekhompuyutha ngumcwaningi.
- Ngingakwazi, kunoma yisiphi isigaba, ngaphandle kokubandlulula, ngihoxise imvume yami nokubamba iqhaza ocwaningweni.
- Ngibe nethuba elanele lokubuza imibuzo futhi (ngokuzithandela kwami) ngazitshela ukuthi ngikulungele ukubamba iqhaza ocwaningweni.

- Nginyaqonda ukuthi okutholakele okusha okubalulekile okuthuthukiswe phakathi nalolu cwaningo okungase kuhlobane nokubamba kwami iqhaza kuzokwenziwa kutholakale kimi.

Igama Eligcwele likaHlanganyeli Usuku Yesilhathi sosuku Isiginesha

APPENDIX C: DATA COLLECTION INSTRUMENT



*This interview will consist of 5 sections. **Section A** will aim at obtaining demographic data of respondents while **Section B, C, D and E** will be responsible for acquiring an in-depth understanding of the **participant's** insights on the subject matter of the awareness of consumer of rights and legislative consumerism in Durban's low socio-economic areas.*

Section A: Demographic Questions

1. How old are you?

.....

2. What is your gender?

.....

3. What is the highest level of education you have completed?

.....

4. Are you currently employed?

.....

5. How many people live in your household, including yourself?

.....

6. What is the approximate monthly income of your household?

.....

7. In which specific low socio-economic area of Durban do you reside?

.....
8. How do you usually access information about consumer rights?
.....

Section B: Perceptions of Consumers on Consumer Rights

9. How familiar are you with the concept of consumer rights? Please share your understanding.
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10. In your opinion, why are consumer rights important for individuals and communities in low socio-economic areas?
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11. What challenges do you think consumers in your area commonly face when it comes to asserting their rights?
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12. How can awareness of consumer rights empower individuals to make informed decisions and protect themselves as consumers?
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Section C: Relationship between Consumer Awareness and Socio-Economic Development

13. From your perspective, how might increased awareness of consumer rights contribute to the socio-economic development of low-income communities?

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14. Are there any factors hindering the promotion of consumer rights awareness in your community? How might addressing these barriers impact development?

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Section D: Relationship between Consumerism and Consumer Awareness of Rights

15. In your experience, how does the level of consumerism in your community affect people's awareness of their consumer rights?

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16. Can you provide examples of situations where heightened consumerism has positively or negatively affected consumer rights awareness?

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Section E: Recommendations for Promoting Consumer Awareness of Rights

17. Based on your insights, what strategies or methods could be effective in promoting consumer awareness of rights in low socio-economic areas?

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18. How can local community organisations, government bodies, and educational institutions play a role in increasing awareness of consumer rights?

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THANK YOU FOR YOUR PARTICIPATION!!!

ISITHASISELO C: ITHULUZI LOKUQOQWA KWEDATHA



Lolu hlu lwemibuzo luzoba nezigaba ezi-5. Isigaba A sizobe sihlose ukuthola imininingwane yabantu abaphendulayo kanti iSigaba B, C, D kanye no-E sizoba nesibopho sokuthola ukuqonda okujulile kwalowo obambe iqhaza odabeni lokuqwashisa abathengi ngamalungelo kanye nokuthengwa kwemithetho ezindaweni eziphansi zeTheku. izindawo zenhlalo-mnotho.

Isigaba A: Imibuzo Yezibalo zabantu

1. Uneminyaka emingaki?

.....

2. Buyini ubulili bakho?

.....

3. Ungowasiphi isizwe?

.....

4. Iliphi izinga eliphezulu lemfundo oyiqedile?

.....

5. Uyini umsebenzi wakho wamanje noma umthombo omkhulu weholo?

.....

6. Bangaki abantu abahlala emzini wakho, kuhlanganise nawe?

.....

7. Ingakanani imali engenayo yanyanga zonke yomndeni wakho?

.....
8. Iyiphi indawo ephansi yezomnotho nenhlalohle yaseThekwini ohlala kuyo?
.....

9. Yiziphi izilimi ozikhulumayo noziqondayo ngokuyinhloko?
.....

10. Ngokuvamile uluthola kanjani ulwazi olumayelana namalungelo abathengi?
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Isigaba B: Imibono Yabathengi Ngamalungelo Abathengi

11. Uwazi kangakanani umqondo wamalungelo abathengi? Sicela wabelane ngokuqonda kwakho.
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12. Ngokubona kwakho, kungani amalungelo abathengi ebaluleke kakhulu kubantu ngabanye nasemiphakathini esezindaweni eziphansi zenhlalo-mnotho?
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13. Yiziphi izinselele ocabanga ukuthi abathengi endaweni yangakini abajwayele ukubhekana nazo uma belwela amalungelo abo?
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14. Ukuqwashisa ngamalungelo abathengi kungabanika kanjani amandla abantu ukuthi benze izinqumo ezinolwazi futhi bazivikele njengabathengi?
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Isigaba C: Ubudlelwano phakathi Kokuqwashisa Abathengi kanye Nokuthuthukiswa Kwezenhlalo Nezomnotho

15. Ngokombono wakho, ukuqwashisa okwengeziwe ngamalungelo abathengi kungaba nomthelela kanjani ekuthuthukisweni kwenhlalakahle yezomnotho yemiphakathi ehola kancane?

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16. Ingabe zikhona izinto ezivimbela ukukhuthazwa kokuqwashisa ngamalungelo abathengi emphakathini wakho? Ukubhekana nalezi zithiyo kungayithinta kanjani intuthuko?

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Isigaba D: Ubudlelwano phakathi Kokuthengiwa kanye Nokuqwashisa Umthengi Ngamalungelo

17. Kokuhlangenwe nakho kwakho, izinga lokuthengwa kwempahla emphakathini wakho likuthinta kanjani ukuqwashisa kwabantu ngamalungelo abo abathengi?

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18. Ungakwazi yini ukunikeza izibonelo zezimo lapho ukunyuswa kwabathengi kube nomthelela omuhle noma ongemuhle ukuqwashisa ngamalungelo abathengi?

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Isigaba E: Izincomo Zokuthuthukisa Ukuqwashisa Kwabathengi Ngamalungelo

19. Ngokusekelwe emibonweni yakho, yimaphi amasu noma izindlela ezingasebenza ekukhuthazeni ukuqwashisa kwabathengi ngamalungelo ezindaweni eziphansi zenhlalo-mnotho?

.....
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.....

20. Izinhlango zomphakathi wendawo, izinhlango zikahulumeni, nezikhungo zemfundo zingabamba kanjani iqhaza ekwandiseni ukuqwashisa ngamalungelo abathengi?

.....
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.....
.....

NGIYABONGA NGOKUBAMBA KWENU!!!

APPENDIX D: TURNITIN REPORT

EDITED_CONSUMER RIGHTS AWARENESS AMONG RESIDENTS
FROM LOW SOCIO 2 July 2024.docx

ORIGINALITY REPORT

12%	10%	7%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

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APPENDIX E: RESEARCH ETHICS CERTIFICATE



Zertifikat Certificat Certificado Certificate

Promouvoir les plus hauts standards éthiques dans la protection des participants à la recherche biomédicale
Promoting the highest ethical standards in the protection of biomedical research participants

Certificat de formation - Training Certificate

Ce document atteste que - this document certifies that



Nondumiso Tshiki

a complété avec succès - has successfully completed

Introduction to Research Ethics

du programme de formation TRREE en évaluation éthique de la recherche
of the TRREE training programme in research ethics evaluation

Release Date: 2023/08/27

CI0 : vE3X00Wks

Professeur Dominique Sprumont
Coordinateur TRREE Coordinator



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Ce programme est soutenu par - This program is supported by :

European and Developing Countries Clinical Trials Partnership (EDCTP) (www.edctp.org) - Swiss National Science Foundation (www.snf.ch) - Canadian Institutes of Health Research (<http://www.cihr-irsc.gc.ca/fr/2891.html>)
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[REV : 20220217]



Institutional Research Ethics Committee
Research and Postgraduate Support Directorate
2nd Floor, Berwyn Court
Gate 1, Steve Biko Campus
Durban University of Technology
P O Box 1334, Durban, South Africa, 4001
Tel: 031 373 2375
Email: lavishad@dut.ac.za
http://www.dut.ac.za/research/institutional_research_ethics
www.dut.ac.za

26 February 2024

Ms N P Tshiki
Lot 3642 STR 120741
Sherwood
4091

Dear Ms Tshiki

Consumer rights awareness among residents from low socio-economic areas in Durban, KwaZulu-Natal

I am pleased to inform you that Full Approval has been granted to your proposal.

The Proposal has been allocated the following Ethical Clearance number **IREC 003/24**. Please use this number in all communication with this office.

Approval has been granted for a period of **ONE YEAR**, before the expiry of which you are required to apply for safety monitoring and annual recertification. Please use the Safety Monitoring and Annual Recertification Report form which can be found in the Standard Operating Procedures [SOP's] of the DUT-IREC. This form must be submitted to the DUT-IREC at least 3 months before the ethics approval for the study expires.

Any adverse events [serious or minor] which occur in connection with this study and/or which may alter its ethical consideration must be reported to the DUT-IREC according to the DUT-IREC SOP's.

Please note that any deviations from the approved proposal require the approval of the DUT-IREC as outlined in the DUT-IREC SOP's.

It is compulsory for a student or researcher to apply for recertification on an annual basis. The failure to do so will result in withdrawal of ethics clearance. It is the responsibility of the researcher and the supervisor to apply for recertification.

Please note that you are required to submit a Notification of Completion of Study form together with an abstract to the DUT-IREC office on completion of your study.

Yours Sincerely

Prof J K Adam
Chairperson: DUT-IREC