



Consumers' Knowledge and Attitudes towards the Consumer Protection Act in South Africa – Using the Theory of Reasoned Action

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Abstract

The purpose of this research study is to investigate customers' level of knowledge, perceptions and attitudes towards the CPA. This study seeks to bridge the gap in the current body of literature on consumer policy and especially insofar as it relates to the attitudes, knowledge that consumers have regarding this policies in emerging markets. It investigates the role that perceived knowledge norms, attitude and behavioural intention with regards to the CPA. The researchers used a mono-method research methodology, which was quantitative, descriptive and cross-sectional by nature. This includes a robust literature review that encompasses the development of a robust research instrument to be used as a self-administered study on 200 voluntary participants. Results showed that four out of the five hypotheses were positive and significant as proposed by the study. Attitude was found to not have a significant relationship with behavioural intention. However, subjective norms and perceived knowledge were found to have a significant relationship with behavioural intention. Detailed implications are provided as well as recommendations for future research purposes. This study concludes that perceived knowledge has a significant role to play in consumers' enforcement abilities of their rights found in the consumer protection legislation and so do subjective norms. It further concludes that policy makers and marketers need to utilise communication and marketing strategies targeted at close relatives and friends to ensure the usefulness of the CPA. This research expands the inadequate literature and knowledge on consumer policies and the attitude that consumers have towards them in emerging markets. It further clarifies how policy makers and social marketers should

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understand the consumers' attitude and knowledge gap towards the intricacies of the CPA as consumer policy.

Keywords: *Subjective Norms, Attitude, Consumer Protection Act, Intention.*

Introduction

The Consumer Protection Act 68 of 2008 (CPA) came into effect in South Africa on 1 April 2011. According to Jacobs, Stoop and van Niekerk (2010), a comprehensive framework was needed to provide policies, legislation and government authorities to regulate the interactions between consumers and suppliers in South Africa. The introduction of the CPA established an extensive framework for consumer protection and aims to protect consumers from unjust practices and dishonest conduct by retailers, to promote informed consumer choice and to advocate consensual dispute resolution (Donoghue, van Oordt & Strydom, 2015). The CPA was implemented to ensure that the South African consumer laws remain relevant by replacing the existing and outdated laws, to conform to international best practices and most importantly, to protect vulnerable consumers from unethical business practices (Van Schalkwyk, Akpojivi & Bevan-Dye, 2015).

According to Bauling and Magtegal (2015), and Giaima (2016), the knowledge of the CPA within South Africa has been affected by a few factors. South Africa's turmoil apartheid era has left behind a legacy of high levels of illiteracy and poverty, and severely contributed to economic inequality. The underlying reality is that South Africa is a middle-income developing country (Ventre & Jansen van Rensburg, 2015, p. 30) and is still recovering from the social scars of the past. Mason (2014) states that the more developed a country is, the more aware members of its population will be in terms of their consumer rights. Stats SA (2018) note that 13,7% of South Africa's adult population exhibit high levels of illiteracy, and that, although education levels are steadily improving, this remains a primary issue. These high illiteracy levels, especially among the most vulnerable consumers form the basis for exploitation and abuse of consumer rights. The CPA was introduced to protect these consumers.

Slabbert, Maister, Botes and Pepper (2011, p. 169) state that the CPA encompasses several fundamental consumer rights, namely the right to privacy, responsible and accountable marketing practices, equality in consumer markets, choice, reasonable disclosure and information, fair terms and conditions of trade, as well as fair value and safety. However, consumers can only impose their rights and responsibilities under the CPA effectively, if they are aware and knowledgeable about them. Therefore, it is important to assess consumers' knowledge and perceptions of the CPA.

The remainder of the article is organised as follows: Section two, presents the problem statement and objectives of the study. Section three provides the literature review, including theoretical framework and hypotheses. Section four describes the research methodology adopted for this study, and the validity and reliability of the instruments used in

this research. Sections five and six analyse and discuss the results. The final sections summarise the findings of this study and managerial implications.

Problem Statement

Prior studies on consumer knowledge regarding the CPA have shown that there is a lack of continual communication in increasing awareness regarding the benefits of the CPA and also the lack of enforcement by relative parties, such as the National Consumer Commission (Barnard, 2015; Donoghue, van Oordt & Strydom, 2015). This leaves many consumers in the dark in terms of being aware and knowledgeable about their consumer rights. Barnard (2015) further posits that nowhere is this more evident than with the elderly consumers and consumers with prominent levels of illiteracy. This lack of knowledge has left them vulnerable to acts of inequality, unfair treatment, dishonesty within the marketplace, and financial exploitation.

Extensive knowledge of the CPA is mutually beneficial to both the consumer and the retailer (DTI, 2014). Little to no relevant research has been conducted on the level of knowledge South African consumers have regarding the CPA, nor on measuring their perceptions towards the effectiveness of the Act. However, some research has been conducted on the variation of this topic on consumer protection and consumer rights, both here and abroad. This research includes a parallel study on independent retailers' knowledge of the CPA (Van Schalkwyk et al., 2015); a study on consumer protection from the perspective of generation Y, in Romania (Corodenanu, 2015); a Latvian study on the structuring of consumer protection programmes (Diana & Cornelia, 2014); and a study conducted in India regarding consumer rights within hospitals and medical centres (Singh & Kumar, 2009).

The previously mentioned studies have focused on the relevant aspects of consumer rights and consumer protection, but did not focus specifically on how the CPA is perceived by consumers, the extent of knowledge regarding the CPA and their overall attitudes towards the CPA. This opens up gaps within South African literature regarding this topic, and this study seeks to bridge these gaps.

Purpose Statement and Research Objectives

The purpose of this research study is to investigate customers' level of knowledge, perceptions and attitudes regarding the CPA. In order to address this research problem, the following objectives were identified:

- To determine the customers' knowledge, perceptions and attitudes regarding the CPA.
- To understand the consumers' subjective norm and behavioural intention regarding the CPA.

Literature Review

The Benefits of the CPA

The CPA was introduced with consumers' rights at the centre of its concern. The Act governs the relationships between consumers and businesses (The Banking Association of South Africa, 2018). Prior to the implementation of the CPA, consumers had few channels to

express problems that affected them with regard to consumer transactions (Ross, Charles & Annette, 2008, p. 27). The CPA provides consumers with several new rights, as well as broadening and expanding several existing rights, which enable consumers to identify the correct channels to pursue grievances (Jacobs, Stoop & van Niekerk, 2010, p. 2). The Act allows access to many rights for consumer protection. These rights ensure that consumers are not taken advantage of by businesses. Therefore, for the CPA to be effective, processes need to be in place to enforce these rights (van Oordt et. al., 2015:17). Government organisations, such as the National Consumer Commission (NCC), Department of Trade and Industry and the Office of the Ombudsman, each play a role in the enforcement of consumer rights (van Oordt et. al, 2015, p. 17). As stated previously, the CPA was introduced with the consumer in mind and Chapter 2 of the Act (CPA, 2008) details the nine core consumer rights, which are listed as follows:

- Right to equality in the consumer market and protection against discriminatory marketing practices
- Right to privacy and to restrict unwanted direct marketing
- Right to choose
- Right to disclosure of information
- Right to fair and responsible marketing
- Right to fair and honest dealing
- Right to fair, just and reasonable terms and conditions
- Right to fair value, good quality and safety
- Right to accountability from retailers

The Importance of Consumer Education

For the consumers to be armed with the information they require to enforce their rights, they first need to be educated about the CPA. Being educated allows consumers to make informed purchasing decisions and to understand their rights as consumers (Brookins, 2018). Educated consumers can put pressure on companies to remain truthful about their offerings, paying close attention to consumer needs and wants and ensuring that the pricing of products and services are fair (Chirwa, 2012, p. 47). When consumers are educated, the likelihood of them being aware of various marketing conditions is higher than if they were not educated (Gizaw & Nguyen, 2014). Therefore, educated consumers have the ability to make more informed purchase decisions with regard to different retail offerings (Dutta, 2018, p. 54).

One of the aims of the CPA is to provide consumers with accessible, transparent and efficient redress (Woker, 2017, p. 1). Woker (2017, p. 1) states that several dispute forums have been introduced to assist consumers. According to Petzer and Mostert (2012, p. 3) complaint behaviours are often caused by service failures experienced by consumers. When consumers lodge a complaint to an organisation, the organisation is provided with an opportunity to rectify the issue (Petzer & Mostert, 2012, p. 3). The results of resolving consumers' complaints are often very powerful and have an effect on customer satisfaction as well as the retention of customers (Petzer & Mostert, 2012, p. 3). According to Hansen,

Wilke and Zaichkowsky (2010, p. 17), most dissatisfied consumers never complain to the organisations. They rather complain to family and friends, which deprives these organisations of valuable feedback that could have been used to rectify failures and avoid a repeat thereof. Petzer and Mostert (2012, p. 3) suggest that consumers are more likely to lodge a complaint when redress becomes more certain. Petzer and Mostert (2012, p. 3) further state that consumers' perception of being able to successfully complain significantly influence their complaint intentions.

Theoretical Framework and Research Hypotheses

The underlying theoretical model for this study is the theory of reasoned action (TRA) (Ajzen & Fishbein, 1980). The TRA is a psychosocial model that posits that a person's actual behaviour is a function of their inner self-intention towards the behaviour and what the people who are important to them think about performing the behaviour. Since its inception, the TRA has been used extensively to understand human behaviour in various disciplines (Ajzen, 1991; Sheppard, Hartwick & Warshaw, 1988; Ackerman & Palmer, 2014; Choi & Cho, 2015; Karnowski, Leonhard & Kumpel, 2017). Although almost four decades old, this theory still provides a robust explanation of consumer behaviour in a number of recent studies (Akermi, Hachana & Triki, 2017; Minton, Spielmann, Kahle & Kim, 2018). Due to its continuing robustness in explaining consumer behaviour, the present study uses the TRA as the theoretical basis to investigate consumers' perceived knowledge and attitudes regarding the CPA.

Therefore, this study integrates perceived knowledge with the TRA to provide a more comprehensive understanding of the CPA and proposes a conceptual model (Figure 1) that posits perceived knowledge as direct antecedents of attitude and behaviour intention, subjective norm as a direct antecedent of perceived knowledge and behaviour intention as a consequence of attitudes and subjective norm.

Figure 1 outlines the conceptual model of this study and hypothesised relationships, which are discussed in detail in the following section.

Hypothesis Formulation

Perceived knowledge

Srinivas (2015, p. 14) suggests that consumers' awareness and attitude towards the CPA is based on the individual's educational level or knowledge of their rights as consumers. According to Fabrigar, Petty, Smith and Crites (2006, p. 556), attitude-relevant knowledge refers to the beliefs and experiences that come to the individual's mind when encountering the attitude object or subject. Therefore, educating consumers on the CPA will significantly increase consumer knowledge of their rights and the importance of the CPA as a policy to protect consumers against unfair practices (Srinivas, 2015, p. 14). Research has found that as knowledge of an attitude object or subject increases, the greater the influence attitudes will have on behaviour (Fabrigar et al., 2006, p. 556). Therefore, the following hypothesis will be tested:

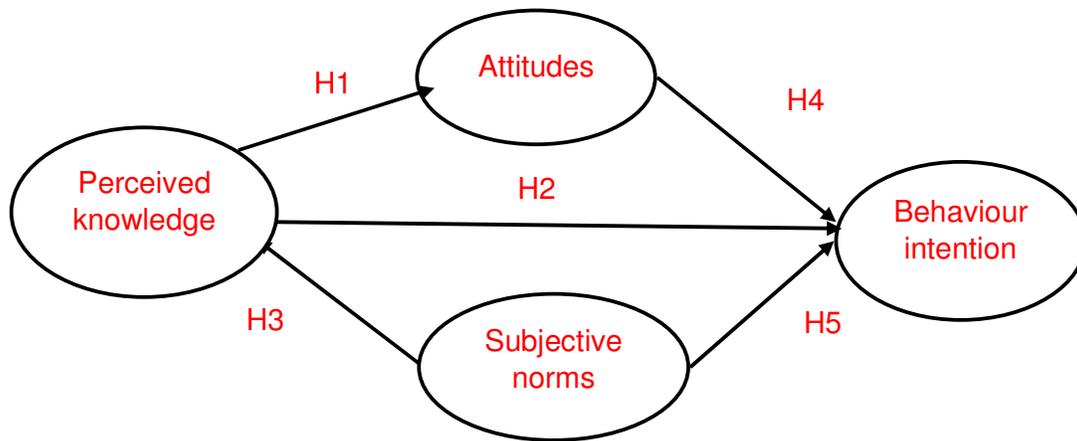


Fig. 1: Conceptual Model

H1: Perceived knowledge of the CPA will have a significant and positive influence on consumers' attitudes towards the CPA.

H2: Perceived knowledge of the CPA will have a significant and positive influence on a consumers' intention to enforce their rights under the CPA.

Attitudes and Behaviour Intention

Attitude is one of the most important constructs of the TRA model. Ackerman and Palmer (2014, p. 530) define attitude as a person's evaluation of an outcome, which can be positive (valuable) or negative (worthless), that is stored in the individual's memory. In the context of the CPA, a person may have a favourable disposition towards understanding and enforcing their rights, but not act as expected to enforce their rights. Past literature indicates that attitudes exercise a significant influence on an individual's intention to perform a particular behaviour (Ajzen, 1991; Jacobs, Petersen, Horisch & Battenfeld, 2017; Wiederhold & Martinez, 2018). Therefore, the following hypothesis is proposed:

H4: Consumers' attitudes towards the CPA will have a significant and positive influence on their intention to enforce their rights under the CPA.

Subjective Norm and Behaviour Intention

The TRA suggests that, if consumers have a positive attitude towards the CPA and their circle of influence consider it to be important, they are more likely to engage in activities aimed at enforcing their rights as consumers (Russel & Fielding, 2010, p. 12). Subjective norm is the perceived expectation that others have towards a behaviour, exerting social pressures on individuals to comply (Altawallbeh, 2015:45). Therefore, the individual's subjective norm towards the CPA can be a key factor towards their intention to enforcing their rights under the Act. The following hypothesis is proposed:

H3: Subjective norms regarding the CPA will have a significant and positive influence on a consumers' perceived knowledge to enforce their rights under the CPA.

H5: Subjective norms regarding the CPA will have a significant and positive influence on a consumers' intention to enforce their rights under the CPA.

Research Methodology

Research Design and Sampling Method

A quantitative, descriptive, cross-sectional research design was followed in order to test the above hypothesis and investigate the research question. The target population of this research included consumers above the age of 18, in Gauteng, South Africa. In sampling the population, this paper utilised a convenience sampling method and non-probability in nature.

Research Instrument and Data Collection Methods

A self-administered questionnaire was designed to understand the knowledge and perceptions that consumers have regarding the CPA. A cover page was provided to respondents to highlight the key ethical issues that related to the study including the purposes of the study, the right to participate and non-participation at any given time, and the full disclosure of the researcher's contact details. This cover page also indicated that the respondent's anonymity and confidentiality were of great importance. It further illustrated the ethical clearance number which optioned from the School of Consumer Intelligence and Information Systems (SCiS) ethics committee.

The research instrument is further divided into two broad sections, namely Section A and Section. Section A dealt with demographic and background information relating to the respondent (see Table 1) and Section B highlighted the different questions which related to the perceptions and knowledge of the CPA. Section B was in a form of 5-point Likert scale that varied from strongly agree (representing 1) to strongly disagree (presenting 5).

The structured self-administered questionnaire measured the following constructs, which are included in the conceptual model: perceived knowledge (3 items), attitude towards CPA (3 items), subjective norms (3 items) and behavioural intention (3 items). See Table 1 for the different items that relate to these constructs.

Table 1: Items of study-related constructs

Construct	Item	Items	Mean	Standard
Perceived knowledge	PK1	I consider myself to be knowledgeable about my rights as a consumer.	3.68	1.108
	PK2	I consider myself to be knowledgeable about my right to protection against discriminatory marketing practices.	3.75	1.076
	PK3	I consider myself to knowledgeable about my right to privacy as a consumer.	3.84	1.162
Attitudes towards the CPA	A1	I think that most retailers operate on the philosophy that "the consumer is always right".	3.32	1.249
	A2	With the introduction of the CPA, I think retailers seem to take consumers' complaints	3.37	1.126

	A3	now more seriously than they did in the past. I think retailers seldom neglect their responsibilities to the consumer.	3.14	1.151
Subjective norms	SN1	Most people, who are important to me, believe that the CPA is an important piece of legislation that protects the consumers.	3.66	1.007
	SN2	The people I listen to could influence me to lodge a complaint with the retailer, should I be dissatisfied with the product or service rendered.	3.64	1.009
	SN3	My close friends and family members believe it is a good idea for me to be knowledgeable about my rights as a consumer.	3.89	0.989
Behavioural intention	BI1	I intend to lodge a formal complaint in order to protect my rights as a consumer.	3.82	1.082
	BI2	I am willing to escalate my complaint to the industry ombudsman, should the retailer fail to address it to my satisfaction.	3.82	1.077
	BI3	I will make an effort to see to it that my complaint is resolved to my satisfaction.	3.95	1.113

Pilot Study and Sample Distribution

A pilot test was conducted on 18 respondents of the target population with the aim of identifying any potential errors that might affect the validity and reliability of the research instrument. Out of total number of questionnaires that were distributed, only 200 questionnaires were completed and were useful for data analysis. Hair et al. (2010) argued that a sample of 200 and above is suitable to test any conceptual model.

Of the 200 respondents, the gender split for this study was 56% females and 44% males. The majority of respondents were aged between 21-35 years, representing 60.5% of the sample. The second largest group was 36-49 years, which constituted 23.5% of the sample, followed by 50+ years, representing 12% and 18-20 years, representing 4%. When analysing the racial breakdown, 46.5% of respondents were black, thus representing the majority of the sample. This was followed by white respondents at 28%, coloured at 14% and Indian and Asian at 11, 5%. With regard to the level of education and economic status, the majority of respondents held a post-matric certificate or diploma (41.5%). The second largest group was a bachelor's degree (34%). The majority of respondents (54.5%) indicated their economic status as average.

Data Analysis and Discussion

The completion of the data collection and data coding process triggered a process that initiated analysing the data using the Statistical Package for Social Sciences (SPSS) version 26 and Smart PLS software for purposes of developing the measurement model and the structural models thereof. Ringle, Wende and Will (2005) state that the Smart PLS is a useful tool in order to use the structural equation modelling (SEM) technique, which this study utilised. As indicative of different studies, the SPSS tool was used to provide descriptive

statistics, including a demographic profile of the study’s respondents. In addition, the Smart PLS tool was used to test the robustness of the conceptual model and the hypothesis of this study. The key reasons for using the Smart PLS tool are that it is a regression-based approach and its ability to study multiple constructs with a number of indicators (Chinomona & Surujal, 2012). Furthermore, the Smart PLS tool is able to analyse multifaceted causal models. This ability to analyse complex models is supported by experts in Social Science research, namely Hair, Hult, Ringle and Sarstedt (2017), who consider Smart PLS as useful in this function. Another reason for the use of Smart PLS is its ability to accommodate a relatively small to medium sample population. For this reason, it is well suited for this study, because the sample of this study is 200 participants.

The Smart PLS software has been widely used by different studies both in South Africa and across the globe to understand different research questions including the following South African studies (Maziriri & Madinga, 2018; Hove-Sibanda, Sibanda & Pooe, 2017; Mbango, Mmatli & Buchenrieder, 2019) and international studies (Lestari, 2019; Dehghani & Kim, 2019; Ting, Thaichon, Chuah & Tan, 2019). The Smart PLS-SEM technique carries analysis in two stages that include the measurement model stage and the structural model stage.

Measurement Model

According to Hair et al. (2017, p. 192), before starting with the structural model results, an analysis of collinearity among the structural model latent variables should be performed. To determine the presence of multicollinearity, the variance inflation factors (VIF) were assessed. The VIF values were found to be less than 1.20 and ranged from 1.00 to 1.157 and were lower than the cut-off points of > 5 (Hair et al., 2017). Table 2 presents the VIF values, which are all lower than 5, showing that collinearity is not a problem in the structural model.

Table 2: Collinearity diagnosis - Variance inflation factors (VIF)

	Attitude towards the CPA	Intention to enforce rights under the CPA	Knowledge of the CPA
Attitude towards the CPA		1.062	
Intention to enforce rights under the CPA			
Knowledge of the CPA	1.00	1.157	
Subjective norm		1.18	1.00

The measurement model analysis displays outcomes of the measurement assessment. As presented in Table 3, there is a clear indication of the composite reliability (CR) values above the threshold level of 0.7 with the closest being subjective norms CR of 0.843. This benchmark is 0.7 on the CR is suggested by Nunnally (1978). In addition, the average variance extracted (AVE) values demonstrated that the measure model had convergent validity as scores were above the accepted norm of 0.5, as put forward by Fornell and Larcker (1981). In addition, the Cronbach alpha scores for each construct were above the benchmark of 0.7, averaging between 0.722 and 0.950. These scores are clear above the recommended

minimum as suggested by authors, Nunnally and Bernstein (1994). This means that all the constructs achieved the minimum internal and scale reliability. From the different measure scores, the researchers can conclude that the measurement instrument of this study is valid and reliable.

Table 3: Measurement model analysis

	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Attitude towards the CPA	0.932	0.957	0.881
Intention to enforce rights under the CPA	0.876	0.924	0.802
Knowledge of the CPA	0.950	0.957	0.690
Subjective norm	0.722	0.843	0.642

Furthermore, the researchers analysed the measurement model for discriminant validity using the Fornell and Larcker criterion and Table 4 below, which measures the discriminant validity. To achieve the discriminant validity all the values of the diagonal axis should be greater than the correlation values of constructs below the diagonal line. In the Table 3, the values on the diagonal line far exceed those below the diagonal line, which means the discriminant validity has been achieved.

Table 4: Discriminant validity (Fornell and Larcker criterion)

	Attitude towards the CPA	Intention to enforce rights under the CPA	Knowledge of the CPA	Subjective norm
Attitude towards the CPA	0.939			
Intention to enforce rights under the CPA	0.177	0.895		
Knowledge of the CPA	0.171	0.397	0.831	
Subjective norm	0.219	0.556	0.355	0.801

Bold diagonal values are square root of AVES.

Structural Model

On completion of the first stage of the two-way technique, step two of the PLS-SEM deals with the inner model or the structural model. The inner model primarily tests the hypothesis of the model. It is important to note that this test seeks to understand the significance of the different direct and indirect relationships, which are inherent in the inner model, and further to measure the level of effect of variables, namely endogenous and exogenous variables. The case study serves to investigate the effect of attitude towards the CPA, knowledge of the CPA and subjective norms on the intention to enforce rights under the CPA required a hypothesis test. The inner model test was performed using Smart PLS 3.0 software, whereby a t-statistics test was completed using a partial least square (PLS) analysis model.

The results from Figure 2: Structural model analysis and Table 5: Hypothesis model testing found support for four of the five hypotheses of this study. As illustrated in Table 5, only the H4 was not supported, which is the relationship between attitude towards the CPA and the intention to enforce rights under the CPA. Although the relationship between attitude towards the CPA and the intention to enforce rights under the CPA is positive, with a standard co-efficient of 0.036, it is not significant for this study. This is not in agreement with a number of studies which found the relationship between the attitude towards behaviour and intention to behaviour has a positive and significant relationship (Ajzen, 1991; Jacobs et al., 2017; Wiederhold & Martinez, 2018).

Otherwise, the following relationships were supported:

H1 postulated a positive and significant relationship between knowledge of the CPA and attitude towards the CPA. This means that knowledge of the CPA will directly influence the attitude one has of the CPA. This is in line with the notion proposed by Srinivas (2015, p. 14), who argued an individual's attitude on the CPA is as a result of their knowledge of their rights. The strength of the relationship, as illustrated by the standard co-efficient, is 0.171 and is the lowest in the significant relationship, which is supported in this study.

H2 posited a positive and significant relationship between knowledge of the CPA and intention to enforce rights under the CPA. The standard co-efficient of this relationship is 0.224, as shown in Table 3 and Figure 2. This result is supported in literature with studies by Ahmad and Nordin (2014) and Pieniak, Aertsens and Verbeke (2010) showing knowledge as a determinant of behavioural intention. H3 showed a positive and significant relationship between subjective norms and knowledge of the CPA. This could mean that close relatives and important people in an individual's life play a critical role in elevating one's knowledge of the CPA. Lastly, H5, which relates to subjective norms and behavioural intention shows a significant and positive relationship intention to enforce rights under the CPA. Furthermore, the relationship between subjective norms carried the highest standard co-efficient (0.468) among the hypotheses tested for this study. This clearly indicates that subjective norms have a strong influence in consumers' understanding and willingness to enforce the legislation. Additionally, this relationship is supported in literature, which shows that for various behaviours subjective norms have a positive and significant relationship with behavioural intention (Ajzen, 1991; Bagheri, Bondori, Allahyari & Damalas, 2019).

Table 5: Hypothesis testing results

		Path coefficient	Standard deviation	T Stat	P Values	f ²	Rejected/ supported
Knowledge of the CPA → Attitude towards the CPA	H1	0.171	0.052	3.273	0.001	0.030	supported
Knowledge of the CPA → Intention to enforce rights under the CPA	H2	0.224	0.062	3.624	0.000	0.067	supported
Subjective norm → Knowledge of the CPA	H3	0.355	0.060	5.878	0.000	0.145	supported
Attitude towards the CPA → Intention to enforce rights under the CPA	H4	0.036	0.048	0.752	0.452	0.002	rejected
Subjective norm → Intention to enforce rights under the CPA	H5	0.468	0.060	7.860	0.000	0.288	supported

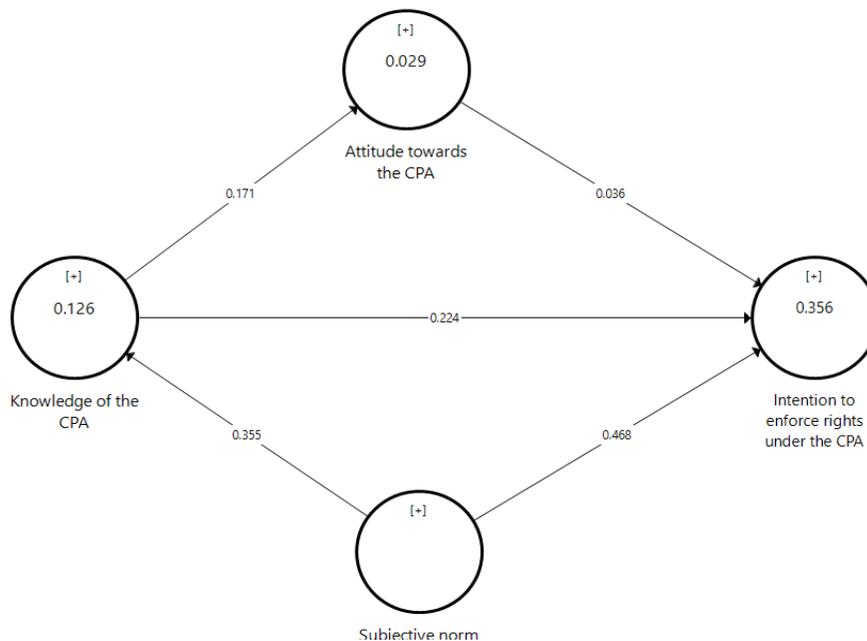


Fig. 2: Structural model analysis

Managerial and Theoretical Implications

The aim of this study was to investigate the influence of customers' level of knowledge, attitudes and subjective norms regarding the CPA. Furthermore, it served as a test of the intention of consumers to enforce their rights. For theoretical grounding and conceptual model development, this study used the theory of planned behaviour (TPB). The conceptual model consisted of five hypotheses that were developed and tested. This study endeavoured to examine relationships found in the influential TPB and in a developing context, Africa, which is often under-researched. A standard expectation in research studies is that the findings should provide insightful and useful managerial and theoretical implications for both practitioners and academics. In so far as the theoretical contribution of this study is concerned, it endeavours to make a significant contribution to consumer policy literature through methodically researching the influence on the antecedents of behaviour, as posited in the TPB and the impact on perceived knowledge on behavioural intention among South Africa's consumers. Largely, the results provide significant support that perceived knowledge and subjective norms are determinants of intention to enforce consumers' rights, as highlighted in the CPA in the South African context.

From a managerial perspective, the research findings of this study show that attitude towards the CPA does not have a significant influence in a consumer's intention to enforce their rights, as outlined in the legislation. This lack of attitude from consumers towards the enforcement of CPA legislation should be concerning to the government, as attitude plays a critical role in the adoption of different behaviours. Governments need to ensure that they deliver strategies to arouse attitude among consumers and advertisements would achieve this

objective. Retailers also have a part to play, as consumers exhibit negative attitudes towards standard retailing philosophies such as “the customer is always right”. Retailers need to reaffirm this type of attitude among their consumers, so that consumers can feel protected and develop trust in their retailers.

Interesting findings that can assist in the formulation of strategies around the effectiveness of the CPA, are the positive and significant relationships that subjective norms have with the intention to enforce their rights. Government, as custodian of CPA legislation, must recognise the role that close relatives and friends play in influencing consumers, and this should translate into effective marketing and communication strategies. These strategies should intentionally highlight the role that close relatives and friends play in encouraging consumers to be knowledgeable and gain more knowledge on the CPA, the importance of CPA legislation and how to lodge a complaint.

Limitations and Future Research

As depicted above, this study’s findings are useful, but there are limitations that this research needs to highlight. A key limitation to be considered is the sample size, which is satisfactory, but caution needs to apply in the process of generalising the findings. This can be strengthened by increasing the number of participants and including respondents from other geographic areas. The sampling method used, namely the non-probability sampling technique for deciding on the appropriate respondents and the fact that this study’s delineation is limited to Gauteng, South Africa must be considered a limitation. However, it also provides an opportunity for future studies, using a different sampling method such as stratified random sampling from probability sampling techniques. In addition, strata can include respondents from other provinces and/or other countries. These future studies could enable more generalisability and accounting for the differences that might arise in the findings. In conclusion, these proposed future possibilities as stated in this study could prove to make an immeasurable contribution to consumer protection related legislation literature in Africa, and developing countries in general.

Conclusion

Although this research produces even more questions, it nevertheless provides valuable insight into consumers’ attitudes, perceived knowledge and subjective norms regarding the CPA. The need to protect consumers is paramount as retailers sometimes act in the interest of shareholders, profit-interest and tend to disregard or not pay attention to consumers’ interests. This research affords policy makers and retailers empirical examples confirming a lack of trust by consumers in the ability of retailers to protect them and what should be done to improve this perception.

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