

**Marketing Factors Affecting Consumerism among Urban Household  
Consumers in Nakuru County, Kenya**

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**DECLARATION**

This thesis is my original work and has not been presented for a degree in any other University.

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## **DEDICATION**

This thesis is dedicated to the glory of the Almighty God for the gift of salvation, wisdom and good health bestowed upon me. To my grandfather the late Bishop Crispus Dolton Nzano, my parents Mr. Francis Njuguna Mwaura and the late Mrs. Eunice Makanda Njuguna, my wife Martha Wanja Mukuha and to my children, Hope Makanda Mwaura and Patience Wanjiru Mwaura.

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May God bless you all.

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## LIST OF ACRONYMS

<b>ANOVA</b>	-	Analysis of variances
<b>CA</b>	-	Communications Authority of Kenya
<b>CAK</b>	-	Competition Authority of Kenya
<b>CCB</b>	-	Consumer Complaint Behaviour
<b>CIN</b>	-	Consumer Information Network
<b>COFEK</b>	-	Consumer Federation of Kenya
<b>CUTS</b>	-	Consumer Unity Trust Society
<b>IOCU</b>	-	International Organization of Consumer Unions
<b>KCO</b>	-	Kenya Consumer Organization
<b>KEBS</b>	-	Kenya Bureau of Standards
<b>KNBS</b>	-	Kenya National Bureau of Statistics
<b>PPT</b>	-	Political Process theory
<b>SPSS</b>	-	Statistical Package for Social Sciences
<b>UK</b>	-	United Kingdom
<b>USA (US)</b>	-	United States of America

## **DEFINITION OF TERMS**

**Attitude towards marketing practices:** Refers to a composite of consumer's beliefs, feelings and behavioural intentions toward some object within the context of marketing (Perner, 2010). According to the study, attitudes towards marketing practices refer to consumer's beliefs and feelings towards Product quality, pricing of products, advertising for products, retailing and marketing in general.

**Consumer rights awareness:** Refers to clearly understanding the need and priority of purchasing, conditions and warranties of purchase agreement and rights and duties of the consumer (Jayasubramanian & Vaideke, 2012). According to the study, consumer rights awareness will refer to knowledge and understanding of consumer rights and duties as stipulated in Consumer Protection Act 2012 of Kenya.

**Consumer discontent:** Refers to the cumulative evaluation of news events, transactions, word-of mouth communications, intergenerational folklore and beliefs passed on to successive generations regarding positives and negatives of business community (Lundstrom & White, 2006). According to the study, consumer discontent refers to an evaluation of business conditions in Kenya that may have a positive or negative effect on consumer welfare.

**Consumerism:** Refers to a social movement designed to augment the rights and powers of buyers in relation to sellers (Kotler, 2000). According to the study, consumerism refers to efforts made by the consumer in utilizing the established consumer protection

mechanisms, consumers' active involvement and participation in the consumer movement.

**Consumer organisation:** Refers to any organisation or institution that implicitly or explicitly is involved in the activity of advocating for the rights of consumers and ensuring that consumers' interests are safeguarded (COFEK, 2012).

**Household consumer:** A consumer is any person who utilizes the organization's goods and services for final consumption (Kotler, 2000). According to the study, household consumers are those persons who occupy a housing unit and purchase goods or services collectively for final consumption on a regular basis.

## **ABSTRACT**

Consumerism is defined as a social movement seeking to augment the rights and powers of consumers in relation to sellers. The spread of consumerism in Kenya has been marked by establishment of consumer organizations and enactment of consumer laws. However, despite these institutional developments, consumerism has not yet picked up momentum to the desired levels in the country. Majority of Kenyan consumers have been observed to be relatively passive in their involvement and participation in the movement. The general objective was to examine the marketing factors affecting consumerism among urban household consumers in Nakuru County, Kenya. The study which was premised on the Kotlerian consumerism framework, examined the effects of consumer rights awareness, attitudes towards marketing practices and consumer discontent on consumerism. The study adopted a descriptive survey research design involving a mixed method approach. A sample of 400 was drawn from sub-locations in Nakuru West and Nakuru East sub Counties through stratified sampling technique. The research instruments were a questionnaire and focus group interview guide. Instrument reliability was confirmed by Cronbach's alpha test. Data analysis was done with the aid of SPSS version 18.0 and STATA version 13.0 software packages. There was a positive correlation between consumer rights awareness, attitudes towards marketing practices and consumerism. Linear regression analysis found that consumer discontent had the strongest effect on consumerism, which was tested and confirmed significant at 95% confidence level using p values approach. The study recommends a consumer education policy, a consumer protection authority and consumer forums in all counties. Areas for further research include replication of the study in other counties, effect of consumer demographics on consumerism, effectiveness of protection agencies and comparative study of consumerism among rural and urban consumers. The study will serve as a theoretical model for future consumerism studies, has made policy recommendations on consumer education and contributed to a knowledgeable society as per the social pillar of Kenya's Vision 2030.





## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background of the study

On 15<sup>th</sup> March, 1962 former US President John F. Kennedy asserted that ‘Consumers by definition include us all. They are the largest economic group, affecting and affected by almost every public and private economic decision. Yet they are the only important group... whose views are often not heard.’ Bell and Emory (1971) asserted that the consumer is gullible, ignorant, easily misled, does not know what is actually in his/her own interest and thus needs to be protected from powerful and unscrupulous marketers and businesses. For many years, consumers were without rights in regard to their interaction with products and services both from the public and private sector. Hendon (1975) in Stanton, Chandran and Lowenhar (1981) documents the fact that, historically, some manifestations of consumer discontentment have been recorded as social movements. He cites the Grain riots (1775), Rebellion riots (1789), Grocery riots (1792-93) in France, the Grain riots (1736), Price control movement riots (1776), Garden riots (1780), Church and King riots (1790-92), Rebecca riots (1839-42) in England and the Boston Tea Party (1760), the Whiskey rebellion (1790) in the United States as examples of organized protests based on consumer issues.

The protection of people against economic exploitation has existed for several centuries. England established standards measurements for wool and the first regulations regarding bread sizes were established in 1226 AD. Sale of adulterated food and drink was subject to criminal penalties in the 14<sup>th</sup> century. The first consumer law was enacted in 1784 in Massachusetts (USA) followed by a law on Weights and Measures in 1790. In the middle of the 19<sup>th</sup> century, a section of consumers in England organised themselves to protest against exploitation of labour by textile industry and they gave a call to boycott the buying of textiles from erring companies. Toward the end of the 19<sup>th</sup> century there

were sporadic attempts by consumers in the UK, America and Europe to form Buyers Clubs in order to avoid middlemen and profiteering.

The rise of global consumerism can also be categorized into four waves according to Yiannis and Lang (2004). The first wave, consisting of cooperative consumers, began as a world class reaction to excessive prices and poor quality goods and foodstuffs in particular. The consumer movement took off in Rochdale, North West England in 1844. In the USA, the first cooperative movement was founded by skilled artisans who opposed the local monopolies. The second wave, consisting of value-for-money consumerism, emerged in the 1930s. Consumer groups placed heavy emphasis on the containment of the emergent of powerful corporations and concerned with the threat to consumers posed by monopolies. The consumer movement reached its maximum in the US with President J.F. Kennedy's consumer message in 1962 to Congress which set four basic consumer rights to: Safety, information, choice and be heard. In 1985, the United Nations endorsed the concept of the consumer rights with four additional rights; the right to satisfaction of basic needs, the right to redress, the right to consumer education and the right to a healthy environment.

The third wave emerged in the USA. Its figurehead was Ralph Nader who published a book "Unsafe at Any Speed" in 1965 that became synonymous with the consumerism movement. Consumer activism was against corporate giants who were exploiting consumers. Nader criticized General Motors as being irresponsible, greedy, and unconcerned for the public's safety. The International Organization of Consumer Unions (IOCU) or Consumer International, a global network of consumers was founded in 1960 with 250 affiliate organizations from 115 countries. The Fourth wave emerged between 1970 and 1995. It had the elements of green, ethical, third world solidarity and fair trade orientations. In the 1980s, the most influential was green consumerism involving environmental consciousness. It began in Europe and spread to USA, making consumers

purchase green products or resist consumption altogether. Environmental audits were done by Companies in order to gain competitive advantage. In the year 2000, it was replaced by ethical and the fair trade movement.

Perhaps the earliest consumer organization to emerge outside Europe and North America was the Kenya Consumer's Organization (KCO). Although it did not officially adopt this name until 1974, it existed since 1951 when self-styled "housewives" came together in Nairobi to boycott stores known to overcharge customers (Glickman, 2009). However, the Kenyan consumer has faced a number of challenges that seem to affect its progression; there were scattered pieces of consumer legislations that were "toothless" and provided no or lenient penalties to errant manufacturers (Asher, 2010); most consumer organizations in the country were lacking resources, political goodwill and suffered from industry influence or corruption (Asher, 2011); majority of consumer protection institutions have not been effective in addressing the challenges being faced by consumers in the country (Asher & Rijit, 2012); and the consumer protection bodies carried out overlapping roles resulting in the reduction in the efficiency of each body (Nyongesa & Mwiti, 2013).

There have been several concerted efforts to revamp the consumer movement in Kenya. One of the major achievements for consumerism in the country was the registration of non-political and independent consumer organizations such as Consumers Federation of Kenya (COFEK), Consumer Information Network (CIN), Consumer Unity Trust Society (CUTS) among others. Consumer organizations fight for fair prices, quality and safety of goods and services. They offer litigation services, consumer education, provision of information on consumer issues and advisory services. They work closely with government agencies such as Kenya Bureau of Standards (KEBS), Competition Authority of Kenya (CAK) and Communication Authority of Kenya (CA) to provide an effective consumer protection regime in the country. KEBS is mandated by the Standard

Act (CAP 486) to protect consumers through ensuring compliance to set standards. CAK is mandated by the Competition Act 2010 to receive and investigate complaints from consumer bodies. CA is mandated by the Kenya Communications Amended Act 2009 to educate consumers on their rights and provide them with information on various ICT services.

Another milestone achievement for consumerism was the inclusion of consumer rights in Section 46 of the Kenyan constitution, followed by enactment by Parliament of the Competition Act 2010 and Consumer Protection Act 2012. The laws not only consolidated the scattered pieces of consumer legislations but also provided a clear legal redress for aggrieved consumers. The Competition Act which repealed the Restrictive Trade Practices and price control Act encapsulates both competition laws and provisions dealing with consumer rights. It dedicates a chapter (55) on consumer welfare and protects consumers from unfair trade practices. The Consumer Protection Act, on the other hand, provides for punishment to businesses that knowingly sell sub-standard goods, lie on pricing or warranties for damaged or injurious goods. The Act further prohibits unfair trade practices and transactions that affect consumer rights.

Notably, these achievements provide a suitable framework for a vivacious consumer movement in Kenya. However, Kenyan consumers continue to be exploited even with the existence of consumer protection agencies (Oremo, 2012). Nyongesa and Mwiti, (2013) found out that the level of utilization of consumer protection measures and awareness of consumer rights was low among consumers in Nairobi and Nakuru towns. Asher and Rijit (2012) found out that there was low level of awareness of consumer rights, responsibilities and redress mechanism among consumers in Kisumu, Nyeri, Mombasa and Nairobi. It seems like the efforts being made to promote consumerism in the country are not working as expected. From this background, the study carried out an examination of marketing factors affecting consumerism among urban household

consumers in Nakuru County. The aim was to establish the status of consumerism and generate research evidence that may be useful for recommending effective policies for boosting consumerism in the country.

## **1.2 Statement of the problem**

Consumerism has been a primary concern of developed countries where consumer protection is quite advanced. It is among the fastest-growing social movements in Africa, where the marketplace has been a seller's haven. The rise of consumerism in Kenya has been marked by registration of consumer organizations and enactment of consumer laws. However, despite these institutional developments, consumerism has not yet picked up momentum to the desired levels in the country. Most consumers in Kenya, majority of who are vulnerable, still remain disorganized and uninformed and often unsuspectingly fall prey to fraudulent practices in the market. Kenyan consumers have been exposed to poor quality of goods and services in the marketplace ranging from food to medicines to services (Asher & Rijit, 2012). Again, the consumers' response to calls for nationwide protests organized by COFEK in 2011 (dubbed "Unga" revolution), 2010 and 2008 over rising cost of living in Kenya were too low to achieve much in the marketplace.

According to Hilton (2009), consumers are expected to organize protests whenever they face problems in the marketplace. There is a strong indication that perhaps consumerism has not yet been fully enshrined among Kenyan consumers. Asher and Rijit (2012) found that there exists cultural apathy amongst Kenyans who simply refuse to voice their problems as consumers. For consumerism to succeed, consumers must actively participate in advocating and upholding their rights against market exploitations (Donoghue & De Klerk, 2009). It therefore remains unclear why Kenyan consumers have remained relatively passive, despite the prevalence of unscrupulous business and marketing practices in the marketplace. The study was premised on the Kotlerian consumerism framework which specified six factors affecting consumerism in a given

society as; structural conduciveness, structural strains, generalized beliefs, precipitation, mobilization into action and social control.

Previous studies prove that consumer rights awareness potentially influences the consumers' capacity and ability to defend themselves against cunning traders (Ishak & Zabil, 2012); attitudes towards marketing practices influence the likelihood of participation in collective action (Chaubey, Kala & Gupta, 2012); and consumer discontent potentially affects the typology of actions taken by consumers against errant producers (Lundstrom & White, 2006; Singh, 1988). Therefore, a thorough investigation was done to validate the effects such factors on consumerism among urban household consumers in Nakuru County, Kenya. The inquiry was an attempt to fill the gap in literature on factors affecting consumerism in Kenya as a developing economy.

### **1.3 General Objective**

To examine the marketing factors affecting consumerism among urban household consumers in Nakuru County, Kenya

### **1.4 Specific objectives**

1. To establish the effect of consumer rights awareness on consumerism among urban household consumers in Nakuru County, Kenya.
2. To evaluate the effect of attitudes towards marketing practices on consumerism among urban household consumers in Nakuru County, Kenya.
3. To examine the effect of consumer discontent on consumerism among urban household consumers in Nakuru County, Kenya.

### **1.5 Research hypotheses**

1.  $H_{01}$ : Consumer rights awareness has no significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

$H_{A1}$ : Consumer rights awareness has significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

2. H<sub>02</sub>: Attitudes towards marketing practices have no significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

H<sub>A2</sub>: Attitudes towards marketing practices have significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

3. H<sub>03</sub>: Consumer discontent has no significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

H<sub>A3</sub>: Consumer discontent has significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

### **1.6 Significance of the study**

The study has made a contribution to the body of knowledge by unveiling the factors affecting consumerism among urban household consumers in Kenya. Specifically, it has established that consumer discontent has a strong effect on consumerism contrary to previous research findings that consumer rights awareness was a strong predictor of consumerism in a developing country. Further, since the study explored an area of research that had been largely ignored by Kenyan scholars, it will therefore serve as a theoretical model for future consumerism studies in the country. Through generating a regression model of consumerism, the study has contributed towards development of a consumerism framework in the context of a developing country. The study will be of benefit to researchers by providing the facts needed for making comparisons in future consumerism studies conducted in Kenya or other developing countries during their respective time and usability.

The study established that there is growing awareness of consumer rights and high discontent regarding business practices among consumers in Kenya. It also established that consumers are forming generalized beliefs that there are problems in the market place. This information is important for Business managers in Kenya business since in the future they will be required to reshape their strategies to embrace consumerism for competitive advantage in the marketplace. As Kenyan consumer become more informed

and knowledgeable of their rights, business will be required to incorporate consumers in their operations and corporate decisions. They will be also be expected to ensure that they adhere to the set standards and quality of goods and services as required by law.

The study has contributed towards a consumer education policy in Kenya. The findings indicate that that despite growing awareness of basic consumer rights, consumers remain unaware of the complex rights, their responsibilities and the procedures for filing complaints, litigation and other redress mechanisms. The study provides research evidence in support of such a policy which may be extended to establishment of consumer education centres in all counties within the country. The Consumer Protection Act 2012 recommends intensive consumer education in order to enhance consumer protection in the country. The study will be instrumental in the formulation of an effective consumer education policy.

The study is important to consumers in Kenya and the society at large. By providing information on consumer rights and the status of consumerism in the country, it has contributed towards creation of a knowledgeable society as per the social pillar of Kenya's vision 2030. The country envisions an elite society in Kenya. By exercising their rights, consumers being members of the society will play an important role in improving the standards of living in the country.

### **1.7 Scope of the study**

The study was conducted in Nakuru East and Nakuru West Sub Counties (currently occupying the former Nakuru Municipality or Nakuru town) of Nakuru County from December 2013 to January 2014. The location was selected since it is one of the most cosmopolitan urban centres in Kenya, having the cultural diversity of all ethnic communities living in country. According to UN-Habitat report (2011), Nakuru town was ranked as the fastest growing urban centre in East and Central Africa. Its population has grown from 38,181 in 1962; 163,927 in 1989 to 308,800 in 2009 (Republic of



Kenya, 2009). According to Nakuru County government, Nakuru town was founded in 1904 alongside the Uganda Railway. It is located 160 km from Nairobi at latitudes 0010 and 0020 degrees south and longitudes 360 to 36010 degrees East and an altitude of 1850 above sea level. Its population density is approximately 974 per km<sup>2</sup>.

The emerging metropolitan population in Nakuru provides an alternative for conducting studies among urban populations in Kenya. The choice of the study location was supported by Nyongesa and Mwiti (2007; 2013) and Owuor (2000) who reported that households in Nakuru had both rural and urban characteristics. The study focused on urban household consumers since this category of consumers purchase a variety of goods and services for household consumption. Household consumers are those who purchase goods and services for household consumption (Kotler, 2000). Household consumers are deemed to be more rational in their consumption patterns than other categories of consumers.

### **1.8 Limitations of the study**

Since the study was carried out in Nakuru West and Nakuru East sub-counties of Nakuru County which occupied Nakuru metropolis, generalization of results to other urban areas or counties in the country was threatened. To overcome this, the study picked on a broad based category of consumers as the unit of analysis by focussing on household consumers. Further, conducting the study in a cosmopolitan location helped to improve the research findings for generalization purposes. However, replication of the study may be required for other categories of consumers for comparison purposes.

During data collection phase, the research assistant encountered some setbacks. Some respondents were unwilling to disclose information based on unfounded fear. In order to overcome this, the respondents were assured of confidentiality of information they would provided. The research assistants explained the purpose of the study and the benefits of its findings to consumers and the society at large. In case the respondents

opted not to participate in the study, they were replaced by selecting those who were unwilling to participate in the study in order to ensure that the required sample size was achieved. The selection of participants for the focus group interview was subjective; it was based identifying one opinion leaders to represent administrative sub-locations in the discussion.

Time constraints made it impractical to conduct a longitudinal study over several years on consumerism in Kenya. To overcome this, the study adopted a cross sectional approach hence it was not possible to clearly establish the stage of consumerism in the country. Literature suggests that a longitudinal study is appropriate for examining the stages of development of consumerism in a given society. Although, the study was interested in establishing why consumerism in Kenya was lagging behind, collection of longitudinal data would not necessary contribute to formulation of effective policies for improving the current state of consumerism in the country.

## **CHAPTER TWO**

### **2.0 LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter contains review of literature that has been written on consumerism. Since consumerism is a global phenomenon, the review covers studies conducted in both developed and developing countries. The chapter is divided into sections that cover the theoretical framework, review of empirical studies, conceptual framework, review of variables, critique of existing literature relevant to the study, summary and research gaps.

#### **2.2 Theoretical framework**

Consumerism refers to a social movement designed to augment the rights and powers of buyers in relation to sellers (Kotler, 2000). Since consumerism is a social movement, studies on consumerism have been guided by the theory of social movements (Moon, 2003). Theories of social movements are closely connected with the general problems of society's development. There are four approaches in the theory of social movements; collective behaviour theory, resource mobilization theory, political process theory and new social movement theory.

##### **2.2.1 Theory of collective behaviour**

The theory of collective behaviour was developed by Smelser (1963) in which problems leading to social movements were clearly distinguished. Its followers included Chicago school sociologists such as Ralph Turner and Lewis Killian; and Talcott Parsons and his structural functionalism. The theory suggests that collective behaviour, including riots, fads, mobs, panics, rumours, crazes, and public opinion, emerge as responses to problematic circumstances and situations. The supporters of this approach consider social movements as semi-rational responses to abnormal conditions of structural strain between the major societal institutions; that strain causes malfunctioning of the whole social system. Smelser explained the mechanism of the emergence of social movements. This mechanism includes the steps of movement articulation; general structural

conduciveness, generalized belief, structural strain, precipitating factors, mobilization of participants and mechanisms of social control. According to the collective behaviour approach, social movements are the symptom and manifestation of a sick society. A healthy society does not have social movements; instead it has a conditional form of political and social participation (Mamay, 1998). The theory was criticised for focussing on irrationality as the main factor that triggers collective behaviour and the failure to address the formation and development of a social movement.

### **2.2.3 Kotlerian Consumerism framework**

Following Smelser's (1963) work, Kotlerian (1972) consumerism framework identified six factors responsible for the development of consumerism as structural conduciveness, structural strains, growth of a generalized belief, precipitating factors, mobilization for action and social control. Structural conduciveness refers to characteristics that permit or create the potential for a consumer movement including advances in income and education, growth of technology, exploitation of the environment and disparities between the quality of local and exported products. Structural strains result from the existence of structural conduciveness elements that lead to social contradictions resulting in conflicting attitudes and deteriorating relations between consumers, businesses and government. These conflicting attitudes and relations in turn produce structural strains among parts of the socioeconomic system causing frustration and discontentment.

Strains include government and population interaction, inflation, political problems and marketing mechanisms. Generalized beliefs refer to the situation whereby consumers develop a general belief that there is a problem in the marketplace. As a social movement, consumerism cannot develop unless there is a generalized belief about problems in the marketplace. The consumer movement is less likely to flourish without generalized consumer beliefs. Consumerism requires a sustained consumer or general population support generated through effective consumer organizations.

Precipitating factors or catalysts are specific events or major problems that spark the growth of the social movement. Freedom of press has been identified by the model as a key precipitating factor. Mobilization for action stage involves the organization and management of a movement. The success of a consumer movement ultimately depends upon how effectively it is organized and managed. This can be accomplished either by a single dynamic individual or groups of individuals. Working links are usually established with people in universities and other professions to acquire technical expertise and credibility. Politicians, prestige seekers and other groups coalesce and the movement is born. Social control involves the reactions of business and government leaders. The progression of the consumer movement in a country will ultimately depend upon the countervailing forces which must be considered in assessing the progress and course of consumer movements. If business or government leaders fail to respond appropriately, consumer activists are encouraged to take action against errant producers and sellers.

#### **2.2.4 Descriptive theory of consumerism**

The descriptive theory of consumerism developed by Gazda (1977) named six factors that influence consumerism in a society including (in sequence) environment, stress, commonality, catalysts, activation and reaction. The environment refers to the basic values of the citizens of a country like free enterprise or communism which help to determine whether overt hostile reaction or other types of consumer protests are used. Stress refers to conflicting attitudes or relations that develop between consumers and others such as government, labour or business in a particular country. This stress stems from basic values implicit in the environment. Commonality is defined as beliefs that are shared by members of the society as a reaction to the stress that they receive.

Catalysts are specific events which tend to support the common beliefs mentioned above. Usually only major problems or changes will act as catalysts. Activation is the organizing of consumers for action in order to solve group's common problems. This is

usually accomplished with the aid of dynamic individuals who act as leaders. Reaction is the response of other members of society such as government and business to the activation by consumers. It is the attempt to control the spread of consumerism and may consist of tacit support or more commonly opposition.

### **2.2.5 Resource mobilization theory**

The Resource mobilization theory emphasized the importance of resources in social movement development and success. This theory was developed in the 1960s, has become the dominant approach among sociologists in the US. It draws on lessons from the economy, claims that market mechanisms, competition and entrepreneurial spirit also play a role in movement sectors (Rucht and Neidhardt, 2002). It asserts that social movements form when people who share grievances are able to mobilize resources and take action. It places resources at the centre of both the emergence and success of social movements. In this case, resources include knowledge, money, media, labour, solidarity, legitimacy, and internal and external support from powerful elite. The centrality of resources to the success of social movements explains why some discontented people are able to form movements while others are not. Resource mobilizations theory views social movements as organizations because large-scale, long-term collective action requires organizational efforts (Rucht & Neidhardt, 2002).

### **2.2.6 Political process theory**

The Political process theory (PPT) was developed, to some extent, as a reaction to the resource mobilization theory. It emphasizes the role of political opportunities, mobilizing structures, and framing processes, along with protest cycles and contentious repertoires. Developed in the US in the 1970s and 1980s and rooted in an analysis of civil rights struggles, PPT focuses on the interaction between movement attributes, such as organizational structure, and the broader economic and political context. Tilly (1978) asserts that the interaction between three components interests, organization, and opportunity explains a contender's level of mobilization and collective action. Interests represent the potential gains from participation; organization, the level of unified

identity and networks; and opportunity, the amount of political power, the likelihood of repression, and the vulnerability of the target. The model enables the understanding and analysis of movements because it distinguishes between the internal dynamics of social movements and the political opportunity structure: the broad social, economic, and political dynamics that shape the opportunity and constraints for mobilization (Tilly, 1978; McAdam, 1982).

### **2.2.7 New social movement theory**

The New social movement theory emerged in the 1980s, largely as a response to the inadequacies of classical Marxism that was embedded into Resource Mobilization Theory (Buechler, 1995). Emerging from influences of Post-Structuralism, New Social Movements Theory highlights situated subjectivity over the objectivity and structuralism of Resource Mobilization Theory. New Social Movements theory aims to understand how dimensions of identity and interpersonal relations incentivize actors to be involved in a social movement. The theory provides an alternative way to understand solidarity and mobilization, by stepping away from formal governing structures of organizations and placing identity and shared experience at the forefront. The theory allows for the possibility to understand the mobilization of loosely connected networked organizations that operate as independent nodes and are “leader-full.” One of the main criticisms of New Social Movements theory is that the types of movements it aims to describe are not new. The theory itself emerged in the 1980s, so it is “new” today only contextually. Also, the parameters outlined by the theory can be applied to virtually any social movement in human history, making the theory’s name a misnomer and existing within rhetoric of “newness.”

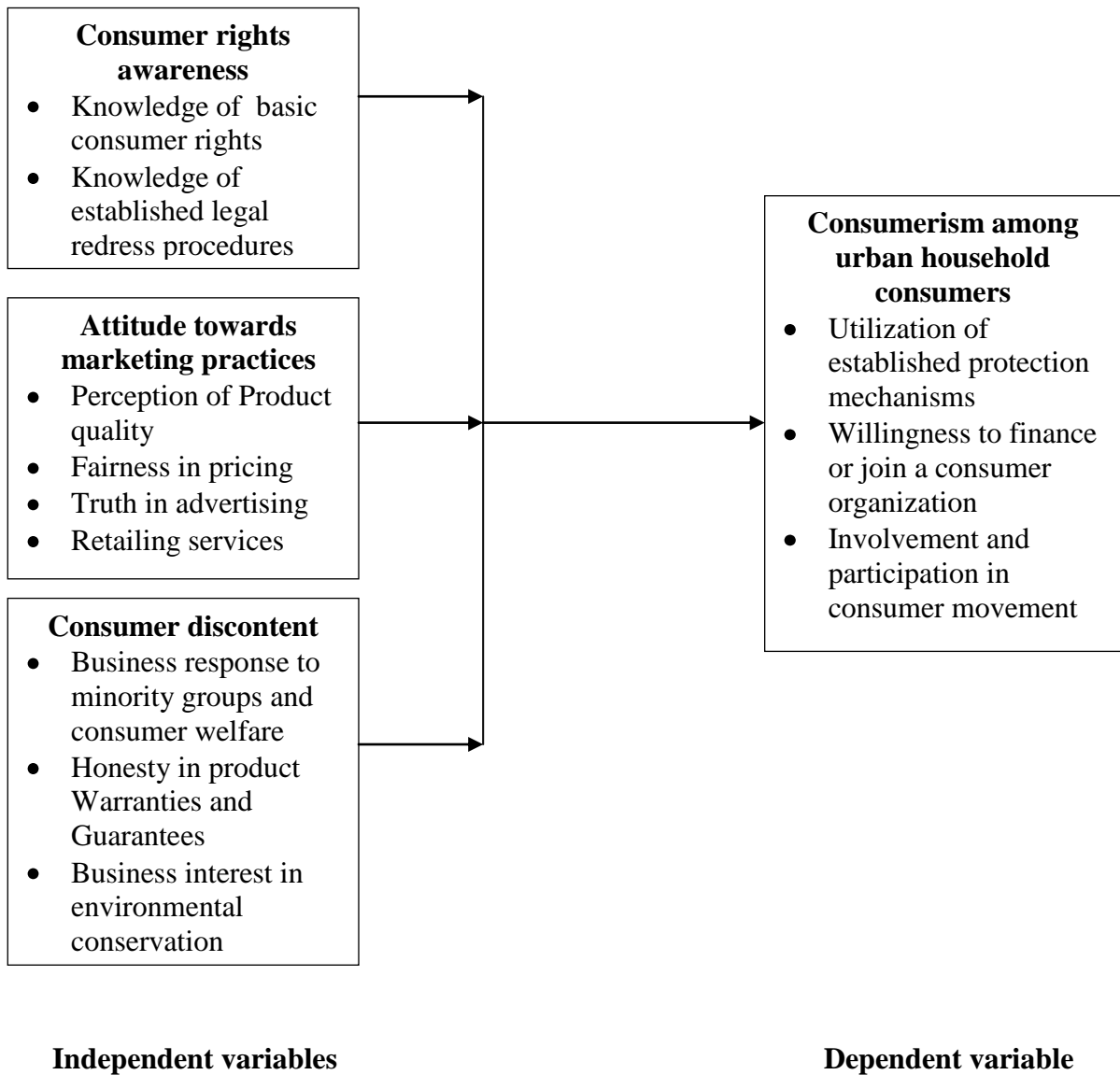
The many approaches to the explanation of the phenomenon of social movements suggested that no one of them is able to explain everything. All the approaches may be correct in their local sphere, but they either stress attention to specific types of social movements and consider them as universal or put all the attention on a single aspect of

the phenomenon of social movements and ignore others. The Collective Bargaining theory approach suggested that problematic circumstances and situations was the main factor leading to social movements. Resource Mobilization theory, by contrast, explains the causes of the emergence of a social movement as a reaction of society to new changes. The Political Process theory emphasized political opportunities, mobilizing structures and framing processes factors while New Social Movement theory focused on a clearly defined organizational structure as a requirement for a social movement to develop and flourish. Among these theories the Kotlerian (1972) consumerism framework was found suitable for the study. The framework clearly stipulates the factors affecting consumerism in a given society and has successfully been applied in studies conducted in developed countries (Orel & Zeren, 2011) and developing countries (Stanton, Chandran & Lowenhar, 1981).

### **2.3 Conceptual framework**

A conceptual framework is a visual or written product, one that explains graphically or in narrative form, the main things to be studied-the key factors, concepts or variables and presumed relationships among them (Miles, Huberman & Saldaña, 2013). The study hypothesised that consumer rights awareness, attitudes towards marketing practices and consumer discontent constructs (independent variables) affect consumerism (dependent variable). The conceptual framework is based on the proposition that consumerism is a function of consumer rights awareness, attitudes towards marketing practices and consumer discontent (see Figure 2.1). The study proposes that there is a direct linear relationship between the independent variables and the dependent variable. It also proposes that the independent variables have both isolated and combined effects on consumerism. In order to test the relationships under investigation, the variables were operationalized into cardinal scales as discussed below. The summary of the operationalization of variables is presented in Appendix 6.





**Figure 2. 1: Conceptual framework**

Consumer rights awareness construct was operationalized into 10 items, 5 point likert scale based on statements drawn from consumer rights legislations in Kenya. The statements tested the knowledge of consumer rights as stipulated in the Competition Act 2010 and the Consumer Protection Act 2012 of Kenya. The construction of the instrument was guided by scales used for studying consumer awareness of consumer protection 2010 law in Serbia, scales which were used for measuring environmental health awareness in Egypt (Elsabawy, 2011) and scales that were used for measuring consumer awareness in Kenya (Rousseau & Venter, 1996). Statements labeled 1-4 focused on the basic consumer rights while the statements labeled 6-10 focused on complex consumer rights. By scoring against each of these statements the level of awareness for each respondent was captured by a total score. The respondents were asked to select and tick against column spaces that best described their opinion of each statement on a likert scale ranging from 5-strongly agree to 1-Strongly disagree. Using total scores, the level of consumer rights awareness for each respondent was rated from 50 (high awareness) to 10 (low awareness).

Attitude towards marketing practices construct was operationalized into a 15 multi-item likert scale with reference to Webster (1991) and Barnes and Kelloway (1980) scales. Webster's scales were used in the study of attitudes towards marketing practices in the USA while Barnes and Kelloway scales were used in a study of attitudes towards consumer issues in Canada. The statements tested respondents' beliefs regarding various marketing practices that were categorized into product quality, pricing of products, advertising for products, retailing and marketing in general. Each of the statements in the categories examined the respondent's attitude towards the specific marketing practices including product quality, pricing of products, advertising, retailing and marketing in general. The instrument was modified to address the requirements of the study and local conditions in the country. The respondents were asked to score each of the 15 items on a 5-point Likert scale from 1 = strongly disagree to 5 = strongly agree. Using total scores,

attitudes towards marketing practices for each respondent were rated from 75 (extremely favourable) to 15 (extremely unfavourable).

Consumer discontent construct was operationalized into a 10 item likert scale that was adopted and modified from Lundstrom and White (2006). The instrument was successfully used for measuring consumer discontent in the state of Mississippi, USA. The statements measured the level of dissatisfaction regarding business practices specifically business profits, responsiveness to minority groups, exploitation of natural resources, concern for consumer welfare, honesty in product guarantees and warranties and interest in environmental conservation. The respondents were required to rate each statement on a 5-point likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The total score for each respondent indicated the level of discontent. This was rated from 50 (high discontent) to 10 (low discontent).

Consumerism construct was operationalized into a 9 items scale which were adopted and modified from Webb, Mohr and Harris (2007) and Mehta and Keng (1985) scales. The nine statements measured the efforts made by respondents in utilizing consumer protection mechanisms in terms of the actions taken when faced with a dissatisfactory product such as complaining to the retailer, advising friends and relatives, stopping purchases or filing court cases. It also measured willingness of the respondent to join a consumer organization, make financial contributions and willingness to participate in collective action. The respondents were asked to rate each statement on a 5-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Using total scores, level of consumerism for each respondent was rated from 45 (high consumerism) to 9 (low consumerism).

## **2.4 Review of variables**

### **2.4.1 Consumer rights awareness**

Consumer rights awareness in the study refers to knowledge and understanding of consumer rights and duties as stipulated in the Consumer Protection Act 2012. The construct was supported by precipitation factor in the Kotlerian (1972) consumerism framework. Kotler observed that freedom of press is important for consumer movements to progress and flourish. The media is an important means of consumer education and provision of information on consumer rights and issues. For consumerism to thrive in a society, consumers should not only have a clear knowledge of their rights but should also practice them in the market place.

Over the years, the word “rights” has always found shelter under the banner “human rights”. Human rights are rights and freedoms protected under the constitution of a country, and are enshrined in the laws of Kenya, specifically in Article 46 of the constitution while the Consumer Protection Act 2012 elaborates on consumer rights and obligations. These rights are linked to the Universal Declaration of Human Rights 1948 as well as other rights treaties ratified by continental organizations. As the debate on human rights evolved, partly shaped by world events like apartheid, genocide, scholars and lobby groups, so the need to widen the area of focus and narrow down to the specifics of human livelihood occurred. This saw the segmentation of rights based on sectors like land rights, business rights, environmental rights, cultural rights and more importantly consumer rights among others

Consumer right is an entitlement that a consumer enjoys at the market place. In 1982, Consumer International’s Charter of Consumer Rights came up with 8 consumer rights; Right to basic needs, to information, to safety, to choice, to be heard, to redress, to education and to a healthy environment. These Rights were further re-enforced by adoption of UN Guidelines on Consumer Protection in 1985 and 1999. The rights vary

from country to country due to the diversity of consumers. In the US, consumerism movement accumulated momentum for over 30 years and its disciples assert that all consumers have an inherent right to products which are: safe in use (and even misuse), effective for the use designed, economical, reliable, honestly labelled and advertised, and benign in their impacts upon the environment.

Consumerists have been very proactive in seeing that these "rights" are guaranteed to individual consumers, either by the firms selling the products, or by the government of the country. Adherents of consumerism tend to believe that businesses are so overwhelmingly motivated by the desire to make a profit that they commonly compromise the quality of the product offerings, thereby jeopardizing the safety of consumers. Research streams in consumer rights awareness have focused on establishing the relationship between awareness and consumerism, role of educational institutions in enhancing consumer rights awareness, assessment of utilization level of consumer rights among groups of consumers and assessing the differences in consumer rights awareness across demographic factors.

Mukherjee and Roy (2015) investigated the conscious level of consumers in regard to the rights in the Consumer Protection Act of India and examined the adequacy of the consumer protection provisions with regard to fulfillment of consumer expectations. The study was conducted among 100 respondents in Kamrup (Metro) district of Assam in India. The target respondents were at different levels of education background, age and gender. Data was collected through the use of personal interviews and a tailor-made questionnaire. Through multiple regression analysis, the study established that age, educational level (years) and gender influenced the awareness level of consumer rights. Among the three factors, age of respondents was found to have a significant effect on consumer rights awareness at 0.05 level of confidence. The study established that male respondents were more aware of consumer rights than female respondents. Majority of

the highly educated respondents felt that the consumer protection provisions were inadequate in fulfilling their expectations. 44.4% of the respondents were unaware of measures to protect consumers such as where to complain as stipulated by the consumer protection Act. The study indicates that the level of consumer rights awareness is likely to differ across consumer demographics. It also proves that consumer education should not only focus on consumer rights but should also include the legal redress mechanisms such as procedure of filing complaints.

Gurusamy, Manochithra and Princy (2014) analyzed the level of awareness of consumer rights and utilization level of consumer protection council in India. The study was conducted in Coimbatore District among 125 respondents who were selected from different parts of the district using convenience sampling technique. The study found out that among the respondents, majority (82%) were aware of consumer rights. However, the level of utilization of consumer protection council was quite low citing several reasons for poor registration of consumer cases. Majority of the respondents (36%) felt that there were too many procedures, 26% of the respondents reported insecurity reasons, 16% reported fear of courts, 14% reported time consuming and 9% cited high costs. The study concluded that many customers feared court procedures in filing consumer cases. It recommended that both government and private unions should take the initiative of encouraging consumers to join the consumer council, win their trust and encourage them to file court cases. It also recommended that government should make the public feel secure by finishing filed cases on time by avoiding too much procedures and expenses. The study shows that raising awareness of consumer rights is not adequate for ensuring consumers take actions against errant producers in the marketplace. Government should also encourage consumers to join consumer organizations, win their trust and encourage them to file cases in order to boost consumerism.

Asher and Rijit (2012) examined the level of awareness of consumer rights, responsibilities and redress mechanisms among Kenyan consumers. The study involving 152 consumers was conducted in four major towns in Kenya including Kisumu, Mombasa, Nyeri and Nairobi. The respondents were selected through a mix of purposive and random sampling techniques. Data was collected by a research team using interview method. The study found out that there is low level of awareness and lack of information of consumer rights, responsibilities and redress mechanism in the water supply, electricity, telecommunications, public health and public transport sectors. Although many consumers are often unhappy about certain services and their high costs, they are unable to voice their concerns, given such ignorance of possible redress. Only a small fraction (12 percent) of the surveyed consumers sought redress, when aggrieved by any of these services.

According to Asher and Rijit, the most common was in cases involving grudges in the telecom sector. 37 percent of the respondents were aware of redress mechanism but had not sought redress due to a number of reasons explained by them. Two of the most commonly encountered reasons were the lack of information about how to approach the service provider/authorities; and unreliability in the existing redressal mechanism. Over half of the consumers (51 percent) were not aware of any redress mechanisms. The study also found out that most consumer protection institutions have not been effective in addressing the challenges being faced by the consumers in the country. The study recommended that government should develop long-term programmes for consumer awareness and education, to be implemented in cooperation with credible civil society/consumer organisations. It also recommended that consumer organisations need to unify their efforts to make a lasting impact and stimulate a consumer movement in the country.

Kulkarni and Mehta (2013) investigated the buying practices and level of consumer rights awareness among Management scholars. The study which was conducted in Ahmednagar city of India, found out that most of the management students were aware of their consumer rights but had not lodged any complaints to the relevant consumer protection institution. Among the 62% of management students who were aware of their rights, only 5% had lodged complaints against sellers in a District Consumer forum. The study suggested that consumer organizations and government should educate consumers about the procedure of registering complaints and seeking redress in cases of consumer exploitation. The findings proved that even when consumer are aware of their rights they still require education on procedures of lodging complaints or mechanisms of seeking redress in cases of exploitation. This shows that consumer education particularly on redress mechanisms is important for enhancing utilization levels of consumer protection mechanism.

Khan (2013) investigated the consumer rights awareness in protecting the interests and responsibilities of consumers in Muzaffarnagar and Saharnpur districts of India. The study involving 1000 respondents from 8 towns and 12 villages indicted that the level of consumer rights awareness was high in Muzaffarnagar town, medium in Shamli and low in Shahpur and Khatauli towns. The main reasons for low awareness were lack of education, type of occupation and size of family. In the rural area of Muzaffarnagar only one village come under the high awareness category, four villages come under medium awareness category and one village is under the low awareness category. In Saharnpur district, Behat and Titron towns came under high awareness category whereas the district headquarter Saharanpur is was in medium awareness category, and Deoband town was in low awareness category. However, the study established that some of those in high awareness category were not enforcing their rights. Those in the rural areas (mostly villagers) were mainly aware of their basic consumer rights. Unlike previous studies, the study revealed that the level of education does not play a major role in



influencing consumer rights awareness. It suggested that consumers can be aware of their rights but still fail to enforce them in the marketing place which agrees with findings by Kulkarni and Mehta (2013).

Mohan and Suganthi (2013) conducted a study on the level of awareness of rural consumers about their rights. The study hypothesized that there was no significant association between the demographic factors of rural consumers and the level of awareness of consumer rights. The study was conducted among 500 consumers in Udumalpet Taluk in Tirupur district of Tamilnadu in India. The study found out that there was a significant association between age, educational qualification, marital status, size of family and awareness level of consumer rights. It also found out that there was no significant association between gender, type of family, occupation and monthly income of rural consumer and level of consumer rights awareness. The study concluded that demographic factors do not influence the level of awareness of consumer rights among rural consumers. It suggested that government should organize motivational campaign for groups of rural consumers and promote consumer awareness programme and consider including consumer education in the curriculum of schools and colleges. The findings provide evidence that demographic factors have potential effects on the level of consumer rights awareness. This suggests that the effects of demographic factors on consumer rights awareness in Kenya requires further investigation. However, the study failed to report on the level of consumer rights awareness across the demographic factors and its potential effects on consumerism.

Ankrah (2013) examined the relationship between consumer awareness and policy responsiveness in Ghana. The study also evaluated the level of consumer awareness among Ghanaian consumers in the urban areas of Tema, Labadi and Sakumono. The study adopted both qualitative and quantitative methods of research. The target population consisted of 4,010,054 respondents who were selected using purposive and

snowballing sampling methods. The study found out that 80% of consumers were aware that they have consumer rights but were largely unaware of what these rights were or how to act on them. In case of dissatisfactory products, the study found out that 36% boycott the brand or seller, 34% warn their family and friends, 13% seek no further action, 11% seek redress from manufacturer and 6% complain to a private or government agency. The study concluded that Ghanaian consumers display behaviours that show that they are aware of their rights. They were taking private action such as boycotting the brand/seller or taking no further actions rather than going to a public agency to seek redress in case of dissatisfactory products. This indicates that although consumers may be aware of their rights, they may be unaware of the established redress mechanism and hence fail to take action when faced with dissatisfactory products.

Bello, Aduke and Danjuma (2012) investigated the issues and challenges relating to consumerism and consumer protection in Nigeria, with particular attention to the Consumer Protection Council (CPC) Act 2004. The study conducted among Nigerian consumers indicated that the near absence of consumerism or action against unwholesome business practices in the country was closely associated with low level of consumer awareness. The study also examined the challenges relating to consumerism and consumer protection in Nigeria, with particular attention to the Consumer Protection Council (CPC) Act 2004. In this regard, the study concluded that enactment of consumer protection Law had not enhanced consumer protection and that despite the existence of a consumer protection law, consumerism can fail to materialize in a given society without proper consumer education. The study established that when awareness is low, consumerism is in near absence. It also established that even with enactment of consumer protection law, consumer education was required in order to increase utilization of the law among consumers. The study indicates that consumer education should go beyond enhancing of knowledge of consumer rights but should also include education on redress mechanisms and complaint procedure.

Krishnakumar and Sakthiventhan (2012) conducted a study on the level of awareness of consumer protection, rights and responsibilities among rural consumers in Cuddalore District, India. The study which was conducted among 125 rural respondents found out that the respondents felt that advertisements had not effectively educated them on consumer rights; the respondents were unfamiliar with their rights regarding adulteration, misuse of weights and measures; the level of awareness of laws on adulteration of food stuff was low among the rural respondents; and the awareness of legal action for adulteration of dugs was at moderate level among the rural respondents. The rural respondents also felt that advertisements were deceitful. The study concluded that the level of consumer rights awareness was low among the rural consumers. It recommended that the government, voluntary organization and educational institutions should educate rural dwellers on their rights and responsibilities. This may be done through conducting frequent awareness campaigns in the rural areas. The study focussed on the level of awareness of consumer rights among rural consumers which departs from the focus of this study which focussed on urban consumers. The study provided valuable insight into areas whereby rural consumers may be unfamiliar with their rights.

Ishak and Zabil (2012) established a strong link between consumer awareness and effective consumer behaviour in terms of protecting consumer rights. The study was conducted among Malaysian consumers in both urban and less urban locations. The study concluded that there was a strong relationship between awareness of rights and effective consumer actions. The study found out that awareness imposes a more significant influence on effective consumer's behaviour compared to the knowledge level of rights by consumers. The study also found out that urban-industrialized consumers showed a relatively lower level of awareness compared to the less urban consumers. Consumers' awareness was found to be significantly different across respondent's education backgrounds. Higher educated group indicated a relatively higher

mean of awareness compared to lower educated group. The study established the crucial link between consumer awareness and effective consumer behaviour (consumerism). It also indicates that the level of consumer rights awareness may differ across urban and rural consumers as well as across education levels. These effects are recommended for further investigations in future consumerism studies conducted in Kenya.

Vijayakumar and Venugopal (2012) examined consumer education and the role of educational institutions in India. It investigated the extent to which educational institutions were successful in promoting consumerism in India. The study found that educational institutions played a significant role in raising consumer rights awareness. Further, the study established that consumers can still be exploited even when aware of their rights. The study focused on universities that offer studies on consumer affairs as part of their syllabus. The findings supported the assertion that educational institutions can be used as a platform for effective consumer education. Since majority of students interviewed agreed that consumer awareness can assist in reducing consumer exploitation in the market place, the study suggested there was a link between consumer rights awareness and consumerism.

Khurana and Khurana (2012) explored the general awareness among consumers regarding consumer protection measures and the Consumer protection Act (1986) in India. The study was conducted in the District of Yamuna Nagar of Haryana State. It focussed on the level of awareness with regard to procedural formalities to be completed while filing a complaint in a consumer forum. Another objective was to make recommendations for strengthening consumer awareness programme in India. A sample of 100 respondents were used in the study which found out that the respondents were generally aware of consumer protection measures and had faced consumer exploitation in one way or other. The results also found out that only 10% of the respondents had approached the consumer forum for justice while none of them had used the National

Consumer Helpline as a means of seeking redress for the problems faced as consumers. It recommended that Consumers should be educated on the procedure for filing complaints and seeking justice in cases of consumer exploitation. The study shows that there can be low utilization of protection mechanisms even with high awareness of consumer rights without effective education on complaint procedures or redress actions that can be taken whenever consumers are exploited.

Jayasubramanian and Vaideke (2012) conducted a study on consumer rights awareness and attitudes towards Consumer protection measures in India. The study revealed that despite government measures to protect the consumer, consumers may end up not using the measures properly. The study further indicated that there was no significant association between gender and attendance of consumer meetings or conferences while there was a significant association between gender and watching or reading about consumer protection programmes. There were also no significant differences between age and attendance of meeting or conference while there was a significant association between age and reaction of consumer who were cheated by a manufacturer or seller. The study concluded that general public awareness of consumer rights and consumer protection measures is affected by lack of proper communication. It suggested that cooperative efforts on the part of consumers, business and the government were necessary for protecting consumers. It also recommended that consumer education should be done in colleges and schools in India. The study further suggested that government action and consumer activation through education were necessary for a consumer movement to succeed in a given society.

Nair (2012) investigated the level of awareness among undergraduate students regarding the intellectual property rights and consumer protection in India. Six Colleges were involved in the study which found out that the majority (81.8%) of all the college students interviewed were not aware of the Acts of parliament that were relevant in

consumer protection. Despite the various initiatives undertaken by the Government to educate and promote welfare to the consumers, the analysis of the primary data collected from 758 undergraduate students from six different colleges located in six different talukas of Thane District revealed that the level of consumer awareness is limited. The study concluded that the limited awareness of consumer rights was responsible for consumer exploitation in the market place. It advocated for active involvement and participation by consumers from all quarters that is the central and state governments, the educational institutions, the NGOs, the print and electronic media. It also suggested the adoption and observance of a voluntary code of conduct by trade and industry as well as the citizen's charter by the service providers as necessary to ensure that the consumers get their due.

Babaogul, Sener and Surgit (2010) investigated the consciousness level of the consumers in terms of knowing and protecting consumer rights. The study which was conducted in Turkey found out that the consciousness level of the consumers in terms of knowing and protecting their rights are important determinants of modern marketing practices and vital for consumer protection. The study postulated that unions and foundations that work for consumer protection had not been effective in Turkey. The study observed that the work of such consumer protection organizations remained at a very limited level due to the weak organization consciousness of consumers, financial problems, lack of organization and legal constraints. It also observed that the terms of legal regulations were disorganized hence making it difficult for the consumer to follow them and claim their rights. It suggested that consumer education was important and postulated that if consumers were educated then they would be able to participate effectively in the consumer movement. The study suggests a possible link between awareness of consumer rights and the success of consumerism.

Nkamnebe, Idoko and Kalu (2009) examined the complex issue of consumer protection in Nigeria with a view of understanding the role of relevant stakeholders in protecting the rights of Nigerian consumers. The study determined the extent to which consumers have knowledge concerning their rights in an exchange process. The study also employed observation method especially in supermarkets, open markets, departmental stores in Enugu and Onitsha in order to find out whether consumers look for product information before effecting a purchase or not. Data was analyzed using thematic approach and the results indicated that 65% of consumers do not ask for a receipt after purchase. Consumers were also asked on the actions they take whenever they discover that a purchased product was fake, substandard or adulterated. The results indicated that 55% of the consumers stopped buying the product, 32% said that they will take it as their luck while 13% were ready to fight for their rights through legal means. Further, 76% never reported fake, substandard or adulterated product to a consumer protection agency while only 24% of consumers had taken legal action or reported such products. The study concluded that consumer awareness of their rights was rather low which resulted in absence of litigation against sellers even in cases of obvious infringement. The study demonstrates the link between level of awareness of consumer rights and consumerism, expressed in terms of action taken in cases of infringement of consumer rights.

Ahlawat and Shekar (2009) observed that there was a close relationship between level of awareness and utilization of consumer rights. The study was conducted in Palanpur city of Gujarat State, the District headquarters and centre of purchasing by consumers in the nearby villages. The study involves a representative sample of 200 women consumers, from 14 different Wards who were selected using proportionate random sampling procedure. The findings showed that the consumers were mostly aware of the rights that were simple and easy to access such as, right to information, choose and safety. The other rights that required a deep understanding of complicated rules and procedures were

less utilized by women respondents. The study also showed that consumers need to be educated more on the procedure of filing complaints and seeking redress. The study proved that there was a strong association between awareness of and utilization of consumer rights. It supports the assertion that the degree of awareness of consumer rights is linked to the extent of utilization of consumer rights. The study also suggested that female consumers were likely to utilize the less complex rights compared to the more complex rights which provides an important profiling of consumer activation that may require further investigation.

Nyongesa and Mwiti (2007) conducted a study in Nairobi and Nakuru towns in Kenya and found out that consumer rights awareness was quite low among household consumers. The study proposed that unawareness may have affected utilization of consumer protection measures and development of consumerism in Kenya. The study recommended the enactment of a consumer bill of rights, establishment of consumer protection authority and the formation of effective partnerships between consumer protection and consumer rights education bodies. The study also found out that consumers were ignorant on where to turn to in case they encountered an irresponsible company. The findings of the study confirm that consumer rights awareness is crucial for the consumerism movement to succeed. As reported by Nyongesa and Mwiti, unawareness of consumer rights affects utilization of consumer protection measures and consumerism activity. This proves that consumer rights awareness is a valid construct for predicting consumerism activity in the country.

Seshadri (2006) examined consumer awareness, consumer behaviour and views on consumerism in India. The study intended to make suggestions for improving awareness and protection of consumer rights and interests. It was conducted in Chennai city, India involving selected 574 randomly selected consumers in the City. Among other objectives, the study investigated the degree of awareness of rights among consumers (in



different groups in Chennai city) and legal remedies availed to them. The study found out that in spite of the various efforts made by the government and other independent organizations, consumerism had not reached the desired levels. The study found that this was attributed to lack of awareness among consumers. The study also found out that although the consumers were aware of the existence of consumer organizations, only 2% of the respondents had become voluntary members of a consumer organization. It established that there was a positive correlation between consumer awareness and the level of education. The study suggested that the success of consumerism was a strong function of consumer awareness.

#### **2.4.2 Attitude towards marketing practices**

Perner (2010) defines consumer attitudes as a composite of a consumer's beliefs, feelings, and behavioural intentions toward some object within the context of marketing. A consumer can hold negative or positive beliefs or feelings toward a product or service. A behavioural intention is defined by the consumer's belief or feeling with respect to the product or service. According to Solomon (2009), an attitude in marketing terms is defined as a general evaluation of a product or service formed over time. An attitude satisfies a personal motive and at the same time, affects the shopping and buying habits of consumers. Consumer attitudes towards marketing activities are important from both a theoretical and a managerial standpoint since they affect behavioural responses towards marketing activities (Gaski & Etzel 1986). Research streams in this area mainly focus on comparative studies on attitudes towards marketing practices and its effects consumer satisfaction and consumerism.

Attitudes towards marketing practices in the study refers to consumer's beliefs and feelings towards product quality, pricing of products, advertising for products, retailing and marketing in general. These measures were used for assessing the perception of marketing practices in Kenya among household consumers. The construct was supported by generalized beliefs factor in the Kotlerian consumerism framework. The construct

holds that shared attitudes towards marketing practices are necessary for consumerism to progress. The existence of generalized beliefs leads to general population support over consumer issues. It is premised on the view that consumers know that individual consumption choices have insignificant influence on the market, but if other consumers hold the same beliefs then the voice of an individual consumer will not be lost in the marketplace. The construct is also supported by the resource mobilization theory which proposes that social movements form when people share grievances and are able to mobilize resources and take action.

Chaubey, Kala and Gupta (2012) examined attitudes towards consumerism, marketing practices and government regulations among Indian consumers of pharmaceutical products. The study was conducted in Uttarakhand, India. Its objectives were to investigate whether consumer attitudes promoted consumerism and to determine the degree to which consumer protection, education and information are available to various consumer groups. The study found out that the six main factors influencing consumerism in India included; Product information and self-disclosure, Attitude toward Advertising, Consumer consciousness factor, information utility and uses, government role and legal Issues. The study also indicated that the most general behaviour of consumers towards purchasing a deceptive product is to change the outlet. The study further concluded that there were significant differences in the factors promoting consumerism across the educational category and occupation of the respondents. The results proved that attitude towards elements of marketing practices in this case advertising play a significant role in promoting consumerism.

Cherian and Jacob (2012) investigated the relationship between the consumer attitudes and green marketing (consumerism). The study involved a review of literature in the area of green marketing. The review established that majority of consumers still lack 'green' knowledge and because of such low awareness towards green products

organizations are still not pushing towards developing more green products nor are they working hard on green packaging. Lack of communication was considered to be a major reason for commercial failures of environmentally sustainable products mainly because communication is a major step in the development of a positive behaviour towards consumer's consumption patterns. A conceptual framework was developed to frame the gap between attitudes and behaviour as a social dilemma. The developed framework though not tested empirically, pre-empted that there was a positive relationship between consumer's attitudes and behaviour in purchasing of green products.

Orel and Zeren (2011) compared business students' attitudes towards consumerism, marketing practices and government regulations in Poland and Turkey. The study was motivated by the significant transformation of the Turkish economy and the strategic geographic importance of Poland as a link between Western and Eastern Europe. The study was conducted among 117 students enrolled in business administration degree at Cukurova University in Turkey and 102 students at Lazarski University in Poland. The results of the study indicated that Poles and Turks have some similar and some different perspectives of consumerism, marketing practices and government regulations. The study also found no significant differences in both samples regarding attitudes towards product quality, consumer problems and responsibilities. The study found out that Poles were skeptical or slightly negative in most of their attitudes towards marketing, consumerism and applications of business or government regulations. Polish respondents believed that organised consumer movements were not an important factor in changing business practices. Turkish respondents who had positive attitude towards marketing practices believed that consumerism was an important issue. This provides evidence that positive attitude towards marketing practices may influence consumer beliefs that organized consumer movements is an important factor in changing business practices.

Nguyen and Quynh (2011) investigated the attitudes towards the marketing system using the Index of Consumer Sentiments towards Marketing (ICSM) among Vietnamese consumers. The results showed that consumers in Vietnam had positive sentiments toward all the marketing factors including product, price, retail and promotion. The study also tested whether there was a relationship between consumer's sentiments towards marketing practices and consumer satisfaction. The results indicated that there was a significant positive correlation between customer satisfaction and personal attitude on the marketing activities in the Vietnamese market. The results also indicated that there were no significant differences in attitudes towards marketing practices in general across demographic variables (education level, age and gender). In terms of gender, both male and female sentiments were found to be positive toward the four factors of the marketing mix. The same results were associated with the age and occupation variables. However, there were slight differences in attitudes towards marketing practices across education level. Regression results confirmed that there was a positive and significant relationship between attitude towards marketing practices and level of customer satisfaction. This provides evidence that attitudes towards marketing practices are likely to influence the level of consumer satisfaction which in turn influences the typology of actions taken by consumers in cases of dissatisfaction.

Chan and Cui (2002) examined whether consumer attitudes toward marketing mix variables had a significant effect on satisfaction among Chinese consumers. The results indicated that consumer attitudes toward marketing in China largely remain neutral, and perhaps a little more positive for product quality than other marketing mix variables. However, such effects varied across the marketing mix variables. Positive attitudes lead to satisfaction with product quality, retail service, and pricing, but not for promotion. Negative attitudes toward promotion had a significant negative effect on consumer satisfaction, suggesting that consumers are most critical of advertising and promotion, which pose special challenges for marketers. These findings suggested that consumer

attitudes, perceived importance, and beliefs about marketing do not have uniform effect on satisfaction across the marketing mix variables. The study suggested that consumer attitudes towards marketing practices (marketing mix variables) are important in predicting the level of customer satisfaction which in turn influences the typology of actions taken when dissatisfaction occurs.

Darley and Johnson (1993) conducted a comparative study of attitudes towards consumerism across consumers in four developing countries of Singapore, India, Nigeria, and Kenya. The purpose was to examine and compare underlying dimensionality of consumerism responses in the four countries. The results of the study indicated that the perception of the various aspects of consumerism differed significantly by country for government regulation, business greed, and help from firms. Kenyans reported the strongest feelings that businesses are greedy. These differences indicated varying levels of consumerism in the respective countries. The level of consumerism may be linked to the attitudinal disposition of consumers. The study also indicated that differences in attitudes towards marketing practices across developing countries reflect the level of consumerism in the respective country.

Varadarajan, and Thirunarayana (1990) investigated consumer attitudes towards marketing practices, consumerism and government regulations in India. The results of the study showed that there was a high level of consumer scepticism about the operating philosophy of businesses. Over 50 per cent of the respondents agreed that competition ensures that consumers pay fair prices for products. Close to 80 per cent of the respondents felt that manufacturers make an effort to design products to fit the needs of consumers. However, the survey revealed that there was a high level of dissatisfaction with the progress made regarding improvement of product quality. Majority of the consumers surveyed viewed advertising with considerable scepticism. Regarding other marketing activities only a small percentage of consumers in India agreed that products

required by the average family were available at convenient places. The survey results also suggested that there was considerable consumer scepticism regarding the honesty of games and contests sponsored by manufacturers. The results revealed a high level of consumer discontent emanating from attitudes towards marketing practices and support for the consumerism movement. This indicates that attitudes influence both the level of consumer discontent and consumerism.

### **2.4.3 Consumer discontent**

The classical social movement literature focuses on discontent as the primary force underlying a successful movement. It suggests that when discontent increases rapidly and is widely shared, collective efforts to alleviate it will occur. The model further predicts that fluctuations in the level of discontent account for the rise of movements and the major changes in movement participation (Smelser, 1963). An examination of the consumerism literature reveals that many writers emphasize the role of consumer discontent in driving the movement. Aaker and Day (1978) states that consumers' problems lead to a "diffuse, latent discontent with the state of the marketplace." They identify the focal problems as (1) disillusionment with the system, (2) a lack of adequate and reliable information, (3) dissatisfaction with the usefulness and truthfulness of advertising, (4) dissatisfaction with the quality, performance, and safety of goods, (5) impersonal and unresponsive marketing institutions, and (6) high levels of inflation.

Kotler (1972) refers to the 1960s as a time of great public discontent and frustration. He elaborates on the feelings of economic discontent, social discontent, ecological discontent, political discontent, and marketing system discontent that pervade our society. Certainly, the existence of discontent cannot be denied. It is a factor that underlies long-term trends and needs, but discontent alone is not enough to bring about change. Thus, discontent cannot explain the cyclical nature of the consumer movement. As explained above, consumer discontent was not substantially greater in the late 1960s and early 1970s than throughout much of the late 1970s and 1980s when activities

declined. Clearly, the standard literature on social movements fails to explain the varying levels of outcomes associated with the consumer movement. Having consumer discontent and general support for consumerism is one thing; funneling these feelings into actions that will create better deals for consumers is another (Bloom & Smith, 1986).

Consumer discontent in the study refers to an evaluation of business practices in Kenya that may have a positive or negative effect on consumer welfare. The construct holds that consumer satisfaction or dissatisfaction would be influenced by business activities relating to consumer welfare and environmental concerns. The construct is supported by Structural strains factor in the Kotlerian consumerism framework. According to the theory, strains include the political situation, inflation, business conditions or marketing mechanisms which create discontentment among consumers. The consumer discontent construct was also supported by theory of collective bargaining which suggested that a social movement emerges as a response to problematic circumstances and situations facing consumers.

Mahapatra (2014) investigated the factors causing consumer dissatisfaction and the reasons why consumers endure dissatisfaction. The study was conducted among selected consumers in Dehradun city of Uttarakhand state of India. The questionnaires were circulated to 200 male and female respondents who belonged to different income groups, age, occupation and education categories. The reasons causing dissatisfaction under investigation were consumer expectations, product trouble, product compatibility, poor service, customer care, inconvenience in handling the product, and the firm's commitment made to the consumer at the point of purchase. Through factor analysis, regression and correlation analysis the study concluded that firm's commitment to customer care and consumer expectations were the significant causes of consumer dissatisfaction. The study also investigated whether ignorance of consumer's complaints,

time factor, high service cost, firm's inability in solving consumer complaints, non availability of authorised service centre and firm's poor commitment to warranty were possible reasons why consumers endure dissatisfaction. The study found out that the cost of service and warranty were the most significant reasons why consumers were not reporting dissatisfaction. These findings not only unveil the possible areas of consumer discontent but also expose the likely reasons why consumers fail to complain in case of exploitations in the market place.

Lundstrom and White (2006) examined whether consumer discontent remained a valid construct that predicts consumer complaint behaviour. The study was a follow up to a previous study conducted by Lundstrom and Skelly (1978). It involved a comparison of consumer discontent in the Mid-West metropolitan region of the USA of over a period 30 years between 1976 and 2006. Data was collected from 1500 consumers through mail questionnaire. The aim of the study was to determine whether consumer discontent was still prevalent and active among consumers. The study found out that there were no significant changes in consumer discontent over the time span and that it was still prevalent in the consumer arena. The level of discontent was found to be an important driving force for consumerism.

Lundstrom and Skelly (1987) investigated the level of consumer discontent among rural consumers in Mississippi, USA. The study found out that consumers living in rural Mississippi were dissatisfied with business practices with a mean value of 160.2 (neutral 143.0). The major concerns were increase in costs of living, little product improvement and business making excess profits at the expense of the consumer. The consumers generally did not express a feeling of alienation from the marketplace or the inability to express their complaints to business. Those consumers who had the least purchasing power expressed the highest rate of discontent. This was exemplified by older persons, low income families, less educated and racial minorities. The study also found out that



how business responds to consumer discontent influences the intensity and timing of consumerism. The findings of both studies provide evidence that consumer discontent is has not only remained a valid construct and driving force for consumerism but also influences the intensity and timing of consumerism. This evidence not only supports a determination of the potential areas of discontent among Kenyan consumers but also an examination of its effect on consumerism in the country.

Choo and Sternquist (2004) compared consumer discontent with retailing business among Japanese and US consumers. The study also tested the underlying dimensions of the consumer discontent scales and proposed a conceptual framework that identified the antecedent variables of consumer discontent. The study involved 3 separate sample groups of consumers, the Japanese in Japan, Japanese in the US and Americans in the US. To measure consumer discontent the study used a 25 item scale adopted from Lundstrom and Lamont's study (1976) whereby the higher the score the stronger the consumer discontent. The study found out that the US sample had significantly higher discontent than the two Japanese samples for product strategy discontent. For impersonal nature discontent, Japanese in the US sample showed significantly lower discontent compared to the other two samples. Among the three groups, the Japanese consumers in the US showed the lowest level of discontent.

Choo and Sternquist contributed towards understanding some of the factors leading to consumer discontent. The study established the effects of socio-cultural and retail factors on consumer discontent. By testing the consumer discontent scale, the study provides evidence that the instrument is suitable for consumer discontent studies. The findings agree with Lundstrom and Lamont (1976) that consumer discontent leads to "upset actions" of consumers by voicing complaints. However, the study failed to examine the effect of consumer discontent on consumerism hence limiting its contribution towards understanding the relationship between consumer discontent and consumerism.

Volkov (2003) explored the relationship between negative inequity and consumer complaint responses among Australian consumers following exposure to unacceptable advertising. Consumer complaint responses were identified as the set of multiple, active behavioural responses to dissatisfaction. The study involved development of a conceptual model of consumer complaint responses. The model suggested that negative inequity was directly linked to future complaint behaviour. It also demonstrated the typology of possible actions taken by consumers in the market place when faced with dissatisfaction (negative inequity). Volkov suggested that typology of actions or consumer complaint responses is based on the identified triggers that may influence complaining propensity such as demographic, psychographic, cultural, situational and social factors. The Complainant perception of the process encountered together with the overall outcome of their experience affect future complaint behaviour. The study also contributed towards development of a consumer discontent scale which was adopted by the study.

Singh (1985) investigated the relationship between alienation from the market place, discontent and attitude towards the act of complaining. The study was conducted among 1000 households in the city of Luddock, USA. The study involved testing in four separate industries-grocery shopping, automotive repair, medical care and financial service for consumer dissatisfaction and complaint processes. The results provided evidence for three dimensional structures of Consumer Compliant Behaviour actions as Voice actions, Word-of-Mouth and Formal actions. The research suggested that consumers distinguish between formal and informal actions. The results of the study demonstrated that discontent had a direct relationship with attitudes towards the act of complaining. Dissatisfaction was found to be a necessary but not a sufficient condition for explaining or predicting consumer complaint behaviour (CCB). This provides evidence of a link between discontent and consumerism especially when consumer

compliant behaviour actions such as Voice actions, Word-of-Mouth and Formal actions are used for measuring the level of consumerism among respondents.

Kjell and Johan (1980) assessed the relationship between consumer dissatisfaction and complaint behaviour in public and private organizations. The study was conducted in a medium sized Norwegian town and surrounding areas. A cross-sectional survey of users/buyers of selected goods from the public and private sector with emphasis on mapping the incidence of dissatisfaction and complaining and the outcome of complaints was conducted. Data was gathered from housewives who purchased private good or used public goods. Data was collected over a period of 12 months by means of personal interview and open ended questions. The study involved 314 usable interviews based on 80 central addresses. The study found out that dissatisfied consumers do not express their dissatisfaction with public compared to private goods. It was also evident that the dissatisfied, not complaining consumers, do perceive the probability of getting a positive outcome lower when dissatisfied with public goods compared to when dissatisfied with private goods. The findings also showed that there were lower levels of dissatisfaction and complaining tendencies in the public than in the private sector since propensity to complain in private sector was 0.83 against .027 in the public sector. The naive conclusion was that “all was well” in the public sector. However, the study acknowledged that there could be dissatisfied consumers who refrain from complaining in the public sector due to lack of an “exit” option due to the nature of public goods in comparison to private goods. This means that in the market place there exists the silent majority who fail to take action even when dissatisfied with a product.

Shuptrine and Wenglorz (1981) examined the problems faced by consumers in the market place and what they do about them. The study was conducted among households in a medium-sized south-eastern city within in the USA. They found out that over 83% of the respondents confirmed that they had faced problems with different types of

products in the market place. The areas of most common problems respondents had (consistent with prior research) were automotive related, product not functioning as claimed, poor construction and problems with repairs/service. The study found out that as a result of the problems faced (82.2%) complained to the retailer selling the product through personal visit (62.8%) or telephone call (38.9%). This indicated that the problems experienced by consumers are linked to the actions taken in order to resolve them.

#### **2.4.4 Consumerism**

Consumerism in the study refers to the level of utilization of established consumer protection mechanisms, the level of involvement and participation in the consumer movement. McIlhenny (1990) defines consumerism as "a citizens' movement which will make broad-reaching social, ecological and political demands on suppliers of goods and services". Maynes (1990) defines consumerism as "the voicing of consumer discontent and the furtherance of corrective actions". Kotler (2000) defines the consumerist movement "as an organized movement of citizens and government to strengthen the powers of buyers in relation to sellers". In a third-world perspective, it is defined as "the efforts made either by the consumer himself, the government, and/or independent organizations to protect the consumer from the unscrupulous practices of businesses in their quest for profit" (Onah, 1979).

The concept of consumerism was elaborated by Abplanalp (2009) as a new socio economic and cultural trend which celebrates consumer individuality and unique personality, and consequently, companies have no option but to respond and recognize positively to this emerging consumer concerns. Eze, Eluwa and Nwobodo (2010) reported that there is a global recognition of the fact that there exists real and perceived imbalance of power relations between the producers and consumers of goods and services. This imbalance of power in general appears always to the advantage of the producers. Companies have to invest heavily in advertising their products to meet and

stimulate consumer demands with various products categories because consumers are no longer passive actors; rather they have become independent and active force in shaping events in market place and influencing corporations' market and non- market decisions (Ali & Wisniesk, 2010).

The emergence of consumerism in any society at any particular point in time is always occasioned by implementation of the societal marketing concept which advocates that the health and wealth of the society (consumers) must be taken into consideration in the quest for profits by manufacturing and marketing companies. The evolution of marketing philosophies involved production, selling, product, marketing and eventually societal-marketing concept (Bhasin, 2012). Consumerism is associated with the failures of the marketing concept and the consequent adoption of societal marketing concept as a replacement. Drucker (1969) blamed marketers for failing their consumers and publics in using the marketing concept: In the same year that Drucker made this accusation, *Business Week* (1969) also asserted that "In the very broadest sense, consumerism can be defined as the bankruptcy of what the business schools have been calling the "marketing concept". A substantial portion of scholars and managers surveyed in 1971, for example, believed that the rise in consumerism was a direct reflection of the inadequacy of the marketing concept (Barksdale & Darden, 1971). As the presumed response to the failure of the marketing concept, then, the consumerist movement became the foundation for "a revised marketing concept" which Kotler (1972) proposed as the successor to the "failed" marketing concept.

Oko and Osuagwu (2013) examined the variables that challenge the growth and development of consumerism in Nigeria. The study further investigated the factors that spur consumerism activities in Nigeria with a particular focus on the food and drink industry for the period 1980-2012. The study involved 485 consumers who were selected from the 6 geo-political zones in Nigeria regions to ensure good representation.

Likert scales questionnaires and oral interviews were used for data collection. The study found out that the main reasons for low level of consumerism activities include absence of competition in the food and drink industry, unbalanced purchasing attitudes of Nigerians, low level of awareness and consciousness, high level of poverty, absence of quality market force (consumer) leadership, lopsided media activities and lack of government commitment.

Oko and Osuagwu concluded that there was need to catalyze consumerism activities in Nigeria given the lack of will power among consumers to take action. Causes of this inactive nature of the movement are majorly attributed to the existing high level of poverty among consumers, resulting to poor market force leadership and high level of class consciousness among consumers. It recommended for introduction of consumer affairs departments by firms, implementation of consumer protection laws by government, judicious use of consumer sovereignty among firms, imposition of environmental protection tax and revocation of licences for firms conducting unbecoming business practices. The study provided evidence that awareness and attitudes influence the level of consumerism activity. It also supports the proposal that establishment of consumer affairs departments by firms and implementation of consumer protection laws by government increases consumerism activity in a developing country.

Halliru (2012) conducted an exploratory and conceptual study to assess the performance of agencies in charge of consumer rights protection on the basis of their statutory functions. The study which was conducted in Nassarawa, Kano state in Nigeria found out that most consumer agencies are below par in performance. This was due to very poor level of awareness among Nigerian consumers as well as reluctance of consumers to enforce their rights. This reluctance was found to be largely due to poor level of education among Nigerian consumers, unnecessarily rigid judicial system which protects

the manufacturers and marketers, coupled with the non-committed attitude of the government towards protecting consumer rights. The study recommended that the government should ensure immediate establishment of Consumer Protection Council committees in all states of the federation as provided by the Act, enforce the use of warranties, and direct other agencies to vigorously create awareness and bring defaulting organizations to book. Therefore, the study indicates that consumer agencies are expected to raise the level of awareness of consumer rights and its enforcement. It further indicates that the level of consumerism depends on effectiveness of consumer agencies in raising awareness of consumer rights. This provides evidence that the level of consumerism is linked to the level of consumer rights awareness.

Solaiman, Yasmin and Haque (2012) investigated the status and challenges of consumerism in Bangladesh. The study was based on a desk study and an empirical survey. The study focussed on general environmental factors affecting development of consumerism in Bangladesh. It found out that the areas of consumer deception included adulteration, misbranding, deceptive packaging among others. The causes of exploitation included illiteracy, lack of consumer legislation, inflation and limited consumer choices among others. The findings indicated that 85% of the respondents had done nothing for consumerism while only 10% claimed to have done something for consumerism. The study reported on the areas of consumer deception and the causes of consumer exploitation in Bangladesh, hence providing a theoretical foundation for this study. It also provided insights towards understanding consumer exploitation and the environmental factors affecting the status of consumerism in a country.

Ijewere and Obeki (2011) examined the level of activity of consumerism in relation to developed countries, identified the ways by which the Nigerian government and the civil society have attempted to protect the interests of consumers and critically examined the factors inhibiting the growth of consumerism in Nigeria. Using extant literature, the

study found that consumerism in Nigeria was still at its infancy compared to the developed world. It also found out that the government and civil society were not doing enough to grow consumerism to its maturity. The study identified that low level of literacy, ignorance, government ownership of business, low level of import substitution, unpatriotic activities, poverty, dormancy of the press, unresponsive government, weak consumer associations and high cost of legal redress as being responsible for the slow growth and activity of consumerism in Nigeria. The study recommended that consumers' organisations in Nigeria should step up their activities by imitating the US and Britain where consumer organisations conduct independent product tests, carry out independent consumer surveys, issue out product alerts, inform and educate consumers. It also suggested that the Nigerian government should fully implement consumer protection laws by promptly prosecuting offenders to serve as a deterrent to others. The findings contributed to knowledge by unveiling the factors against effective and efficient consumerism in the context of a developing country.

Onsongo (2011) found that there was a strong relationship between consumer behaviour and consumerism in Kenya. The study was conducted among 1500 consumers in Kisii County. The findings showed on one hand a positive correlation between knowledge of goods, consumer attitudes and consumerism and on the other hand a negative correlation between demographics, lifestyles and consumerism. Consumer behaviour indicators included high cost of living, personal feelings, belief, culture and sub culture, availability of goods, lack of information on consumer rights and changing lifestyle. Other findings indicated that 43% and 57% of the respondents either strongly agreed or agreed, respectively, that lack of information on consumer rights affected consumerism. 86% agreed that high cost of living affected consumerism. The study demonstrated that there was a link between lack of information among Kenyan consumers on consumer rights and consumerism which was further investigated in this study.



Isin (2011) examined the marketing manager's perception of consumerism in Turkey. The sample was drawn randomly from company information in the marketing *Turkiye* magazine. Questionnaires were sent to 250 firms via postal mail and 94 questionnaires were returned, yielding a response rate of 37%. The study found out that businesses have a positive attitude towards the consumers' supportive, regulatory and orientational roles of the state in consumerism. The study found out that marketing managers in Turkey have a positive attitude towards consumerism. It also revealed that the demographics of managers had no effect on the attitudes towards the regulatory role of the state, the activities of consumer organizations and consumerism. The study recommended that the government should encourage the business sector to support consumerism activity or introduce legislation to enforce compliance. It also recommended that government should undertake the crucial and important role of making consumers aware of business practices and consumerism issues in a country. The study emphasizes that consumer awareness of business practices and consumerism issues was crucial for consumerism to succeed. The findings of the study indicate that positive attitudes towards consumerism among businesses would enhance consumer protection and the growth of consumerism. It also suggested that both businesses and government play a crucial role towards the success of consumerism in a developing country.

Barda and Sardianou (2010) composed a profile of active consumers in Greece during a period of rising prices taking into account shifts in their consumption. The study found that the main factor which affected the reaction to price increases was the monthly private income. It also established that 20% of the consumers who supported actions against rising prices were members of a national consumer movement organization. The results indicated that high-income groups spend more for food commodities and are less likely to be active consumers and that women were more likely to participate in economic boycotts than men. This supports the view that consumer demographic factors such as gender and income level are likely to affect consumerism activity in a give

society. The study examined the profile of non-active consumers and the reasons for their behaviour and concluded that a policy for the activation of the Greek consumer movement was necessary. This study provided evidence that membership to a consumer organization can influence consumer activation. Such membership may raise awareness of consumer issues and encourage collective actions against issues that affect all consumers.

Ijewere (2007) investigated the level of consumer activism among Nigerian consumers and how it has helped to protect them in the marketplace. The study was conducted among 858 respondents in six major towns of Edo and Delta states of Nigeria. The six chosen towns included Benin, Auchi, Ekpoma, Warri, Asaba and Sapele. The level of individual consumer activism was measured by his/her willingness to join, finance, uphold decisions of the association, attend meetings and solicit for members on behalf of the association. Respondents were asked to indicate on a five point scale his or her willingness to participate in consumer activism ranging from certainly yes to certainly not. The results of the study revealed that although Nigerian consumers were naive and shy in voicing out their complaints about bad products, majority were willing to join a consumer association. The study recommended that manufacturers should set up consumer protection units in their organizations, government to encourage setting up of consumer associations by funding them and government to ensure that manufacturers produce quality products. The study contributed towards construction of a consumerism measurement scale used in this study. However, it focussed investigating the level of consumer activism and its impact on consumer protection and hence contributed little towards understanding the factors affecting consumerism.

Moon (2003) concluded that consumer activism leads to social, political and economic changes and empowers consumers. Moon examined the Korean consumer movement and investigated the impacts of consumer activism. The study found out that consumer

activism in Korea led to four impacts on consumer attitudes, market, political and consumer movement changes. It found out that lawsuit campaigns led to consumers learning that they can protect themselves from unfair practices of conglomerates; the consumer movement was an effective education process for consumers to become aware of imported food safety; and consumer attitudes changed as a response to consumer movement campaigns. The research contributes towards an understanding of the impacts rather than the determinants of consumerism or consumer activism. However, the study unveils that consumer attitudes can change as a result of consumer movement campaigns therefore providing a basis for investigating attitudes towards marketing practices as a determinant for consumerism.

Rhee and Lee (1996) reviewed consumer activism in Korea from a political economic approach and concluded that an understanding of the political environment sheds light on governmental consumer policies as well as manifested consumer activism. The study acknowledged eminent consumer problems and issues arise according to the stage of economic development. The study suggests that the political environment may influence manifested consumerism. The study supported Kotler's (1972) framework that structural conduciveness factors (including the political situation) are important in the genesis and progression of a consumer movement.

Gurdon (1999) examined the actions taken by consumers when faced with market disappointments and failures. The study was conducted among consumers in the Czech Republic and found out that the main course of action taken when faced with market disappointments and failures was voicing their concerns to retailers and manufacturers. Through an analysis of randomised cross section of consumers in Czech Republic, consumers acknowledged their responsibility to the market by going beyond the choice stage of consumption and actively giving voice of their concerns to retailers and manufacturers. The study showed that consumers in Czech Republic were actively

seeking redress in case of unsatisfactory products from retailers and manufacturers, providing evidence that an activated consumer is one that voices complaints in cases of market disappointments and failures.

Singh (1988) proposed a three dimensional typology that distinguishes various consumer complaint behaviour responses on the basis of the object at which the response is directed. The criterion of the classification is based on identifying the object at which the consumer complaint behaviour responses are directed. According to Singh, voice consumer complaint behaviour is directed at objects that are external to the consumer's social circle and are directly involved in the dissatisfying experience (for example retailer, manufacturer). Non-behavioural responses are also included in this category. Third party consumer complaint behaviour also includes objects that are external to the consumer but are not directly involved in the dissatisfactory transaction (for example consumer agencies, legal agencies and newspapers). Private consumer complaint behaviour category includes objects that are not external to the consumer's social circle and are not directly involved in the dissatisfying experience (for example family, friends).

Onah (1988) enumerated the factors leading to rise of consumerism in Nigeria factors as unscrupulous business practices involving sale of expired drugs/canned foods and adulterated products, scarcity of goods and services leading to high prices, better educated consumers, economic and social ills, deceptive promotions, hidden charges, sloppy service and unsafe or impure products, lack of self-discipline by business firms and reluctance on their part to enforce national and international laws relating to production and marketing of products and services. Among other measures, Onah suggested that marketing firms in Nigeria in response to consumerism should; engage in honest and relevant advertising, nutritional and ingredient labelling, dealing with consumer complaints quickly and responding to inquiries and grievances, develop

consumer educational programmes, establish consumer advisory committees and establishment of a consumer affairs and research department.

Bloom (1982) sought to describe and explain consumerism (on both a macro and micro level), predict the movement's future (on both levels), and controls aspects of the movement (on both levels). The approach used for predicting the future of consumerism involved two elements: Studying the trends in consumer attitudes and opinions (or discontent) and examining the potential resource mobilization skills of the individual organizations making up the movement. The study concluded that consumer continue to be discontented in areas of product safety and health care. The study concluded that consumer organizations will continue to face problems if they do not overcome free rider problem. The study recommended that consumer organizations should position themselves to take advantage of social trends in order to be effective. The study confirmed that the level of consumer discontent is likely to predict the future of consumerism in a given society.

Stanton, Chandran and Lowenhar (1981) unveiled factors for and against consumerism in Brazil. The study which adopted the Kotlerian framework, confirmed consumerism in Brazil was at its infancy stage. The study revealed the factors against the rise of consumerism in Brazil as lack of free press, fatalism, strategic government intervention in some instances and lack of wide publicity. The study suggested that until the government realizes that consumerism is an expected and important adjunct to economic development, it will not encourage the business sector to support the consumer movement or introduce the legislation to force compliance. The study provides evidence that lack of wide publicity on consumer rights affects as an adjunct to the development of consumerism. The findings of this study are useful for the purpose of developing a conceptual framework and provide evidence on the suitability of adopting with

modification the Kotlerian framework for studies on consumerism in other developing countries.

Day and Landon (1977) found out that there are three major options available to consumers who are dissatisfied with their purchase; no action, private action and public action. Consumers may refrain from action by rationalizing and forgetting about the problem. They can engage in private actions by warning family and friends about the product and/or seller, boycotting the type of product and switching brands or retailers. Additionally consumers may engage in public action such as seeking redress (i.e. a refund, an exchange or free repairs and replacements of defective parts, depending on the nature of the product and particular circumstance) directly from the retailer or manufacturer, complaining to the retailer or manufacturer, complaining to a public consumer protection agency, complaining to a voluntary organization or the media, or taking legal action against the retailer or manufacturer. Combinations of private and public actions may occur. The study suggested that consumerism would involve both private and public actions taken by consumers in case of product dissatisfaction. This means that consumerism studies should not only focus on visible actions (usually public) but also focus on private actions taken by consumers to determine the level of consumer activation.

Hirschman (1970) suggested three responses when consumers are dissatisfied with an object; exit, voice or loyalty. 'Exit' occurs when people disassociate themselves from the object of dissatisfaction. Voice implies that dissatisfied consumers communicate verbally to friends, manufacturers, retailers and consumer organizations. A consumer may choose not to act thereby remaining loyal. Hirschman notes that even though loyal consumers are inclined to respond to their dissatisfaction passively, it does not mean that they experience positive feelings toward the retailer or manufacturer. According to Hirschman, when consumers become dissatisfied in an offering (because of price,

relative quality or the way they are treated) they have two choices either to 'exit' and begin to buy competitors' products or 'voice' keep buying but complain but where there is a good competing product consumers will just exit. The study supported the work of Singh (1988) and Day and Landon (1977) by suggesting an alternative dimension of actions that are likely to be taken by consumers in case of product dissatisfaction. It provides valuable insights towards understanding consumer actions that indicate consumer activation or consumerism.

### **2.5 Critique of existing literature relevant to the study**

There has been a number of valuable consumerism studies conducted in developed countries across Europe and USA since 1970. Pioneer consumerism studies among others were conducted by Kotler (1972), Lundstrom and Kerin (1976), Bearden and Mason (1984), Singh (1985), Smith and Bloom (1989). The spread of Consumerism lead to new horizons for consumerism studies which were done in North Korea (Moon, 2003; Rhee & Lee, 1996), Greece (Barda & Sardianou, 2010), Bangladesh (Solaiman, Yasmin & Haque, 2012), India (Varadarajan & Thirunarayana, 1990) and Nigeria (Ijewere, 2012; Ijewere & Obeki, 2011; Ijewere, 2007) among others. Majority of these studies either describe the characteristics of consumers who hold consumerist attitudes or who report being dissatisfied or explain what causes consumers to develop consumerist attitudes or become dissatisfied (Bloom, 1982). Since the findings of these studies are in the context of developed societies, the consumerism policies that have been formulated based on them that seem to work in developed countries may not be applicable in the context of developing countries (Kaynak, 1985).

Another research stream on consumerism focuses on cross-cultural or cross-national comparisons of attitude toward marketing practices or cross-national comparisons of consumerism (Orel and Zeren (2011); Darley & Johnson, 1993; Webster, 1991). These studies have contributed towards understanding of differences and similarities in attitudes towards consumerism, marketing practices and government regulations in

different societies. For instance, a study conducted by Darley and Johnson in four developing countries of Singapore, India, Nigeria, and Kenya revealed that the perception of the various aspects of consumerism differed significantly by country. However, such comparative studies have contributed very little towards the knowledge and understanding of consumerism in developing countries.

Studies conducted on factors affecting consumerism or factors for and against consumerism have been done by researchers and scholars in different countries (Ijewere & Obeki, 2011; Stanton, Chandran & Lowenhar, 1981; Kotler, 1972; Gazda, 1977). These studies have unveiled the factors affecting consumerism in their respective societies and have provided useful policy recommendations. However, no studies on marketing factors affecting consumerism among urban household consumers have been done in Kenya. The review found out that existing studies related to consumerism in Kenya mainly focussed on the level of awareness of consumer rights (Onsongo, 2012) and/or the status of consumer protection in the country (Nyongesa & Mwiti, 2013; Nyongesa & Mwiti, 2007, Asher & Rigit, 2012; 2011; 2010). Such studies have neither accurately accounted for marketing factors affecting consumerism among urban household consumers nor reported on the level of consumerism activity among urban household consumers in the country.

## **2.6 Research gaps**

Since consumerism is a phenomenon that is spreading across developing countries, only a few studies have so far been done in the area. As a result, the factors affecting consumerism in developing countries like Kenya have not yet been fully unveiled by researchers and scholars. Again, previous studies have suggested that consumerism has remained at its lowest ebb in developing countries (Ijewere & Obeki, 2011) or at its infancy stage (Stanton, Chandran & Lowenhar, 1981). No studies have been done to examine the status, level or stage of consumerism in the country or factors affecting



consumerism in Kenya. Hence, a study on factors affecting consumerism in Kenya was required to address this gap.

Previous studies on consumerism in Kenya have mainly focussed on consumer awareness or status of consumer protection in the country (Onsongo, 2010; Nyongesa & Mwiti, 2007; 2013). Studies by Vetriél and Mohanasundari (2012), Ishak and Zabil (2012), Bello, Aduke and Danjuma (2012) and others established an important link between consumer rights awareness and consumerism in both developed and developing countries. Following researches conducted by Onsongo (2010), Nyongesa and Mwiti (2007; 2013), Asher and Rijit (2012), the study addressed existing gaps by not only re-examining the level of consumer rights awareness but also investigated its effect on consumerism in Kenya. Further, the study established the statistical significance of the effect of consumer rights awareness on consumerism in Kenya.

Consumer attitudes remain one of the most dynamic areas of research in consumer behaviour. It has interested many researchers such as Gaski and Etzel (2005), Gaski and Etzel (1986) who developed an instrument dubbed the Index of consumer sentiments towards marketing practices (ICSM) that has been employed many consumer attitudes studies. Other studies by Chaubey, Kala and Gupta (2012), Cherian and Jacob (2012) and Isin (2011) focussed on the relationship between attitudes towards marketing practices and consumerism. These studies found that there was a positive correlation between consumer attitudes and consumerism. No studies done so far in Kenya have focussed on the relationship between consumer attitudes towards marketing practices and consumerism. Therefore, the study examined attitudes towards marketing practices (product quality, pricing, advertising, retailing and marketing in general) and its effect on consumerism in Kenya. Further, the study established the statistical significance of the effect of attitudes towards marketing practices on consumerism.

Lundstrom, and Lamount (1976) reports that in the early 1970s consumer discontent studies disintegrated into consumer satisfaction or consumer dissatisfaction studies. Hence, studies conducted by Day and Landon (1977), Hirschman (1970) and Singh (1988) focussed on the typology of actions taken or responses to consumer dissatisfaction with their purchases in the marketplace. Some of these studies unveiled the link between dissatisfaction and consumer complaint behaviour (CCB). But there were no studies that specifically focussed on consumer discontent as a predictor of consumerism. A follow up study conducted by Lundstrom and White (2006) to Lundstrom, and Lamount (1976), proved that consumer discontent was a valid construct for predicting consumerism. However, consumer discontent has not yet attracted substantial interest among researchers in either developed or developing countries. No studies on the effect of consumer discontent on consumerism have been done in Kenya. Hence, the study examined the level of consumer discontent towards business practices in Kenya. It also tested the statistical significance of the effect of consumer discontent on consumerism in Kenya.

## **2.7 Summary**

The study was based on the Kotlerian consumerism framework which is under the umbrella of theory of social movements. The Kotlerian consumerism framework stipulates six factors or determinants of consumerism in a given society including structural conduciveness, structural strains, growth of generalized beliefs, precipitating factors, mobilization for action and social control. The framework as well as previous consumerism studies supported the consumer rights awareness, attitudes towards marketing practices and consumer discontent constructs that were investigated in the study. Among the theories of social movements, the Kotlerian Consumerism framework was found appropriate for the study due to its wide application in both developed and developing countries.

Based on its contributions and existing studies, a conceptual framework was generated to guide the study. The conceptual framework section included a diagrammatic representation of the relationships between the independent and dependent variables under investigation. It also included an explanation of the constructs and the scales designed to measure the variables for assessment and statistical tests. Since only a few consumerism studies have been in Kenya, review of existing literature was extended to similar studies conducted in both developed and developing countries. The review focussed on studies conducted in the areas of consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism. The review involved a critical analysis of existing studies in view of unveiling research gaps which were to be addressed by this study.

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter consists of sections that cover discussions on the research design, target population, sampling procedure, research instruments, data collection procedure, pilot study and data analysis.

#### **3.2 Research design**

The study adopted a descriptive survey research design involving a mixed method approach. A descriptive research design is a scientific method which involves observing and describing the behaviour of a subject without influencing it in any way (Grimes and Schultz, 2002). According to Jackson (2009), descriptive design involves observation, case study or survey methods that are mainly used for describing situations. A mixed method approach involves both quantitative and qualitative analyses. The design was therefore suitable for establishing the relationship between independent and dependent variables since it enabled a multifaceted approach and allowed the use of surveys which fulfilled the study requirements. It has been applied in consumerism studies conducted by Ankrah (2013) in Ghana and Mukherjee and Roy (2015) in India.

#### **3.3 Population**

The target population comprised of 68,469 households in Nakuru East and Nakuru West sub counties (former Nakuru Municipality) of Nakuru County according to census reports (Republic of Kenya, 2009). Households were categorized according to 10 administrative sub locations existing within in the Nakuru East and Nakuru West sub counties (see Appendix 1). The head of a household if present or the oldest adult who lived there were targeted by the study as decision makers in the household. The population in the two sub counties being cosmopolitan was a good representation of Kenya's diverse cultures and ethnic groups.

### 3.4 Sampling techniques

The sampling unit for the study was a “household” whereby a household comprised of all persons occupying a single housing unit. According to the study, household consumers were defined as those consumers who purchased goods and services for consumption on a regular basis. The estates within sub locations in Nakuru East and Nakuru West sub counties comprised of households that were selected for the study. The sampling frame consisted of lists of estates (see Appendix 2) and households in each sub-location obtained from Kenya National Bureau of Statistics (KNBS) and Nakuru County Government information office, respectively.

The sample size was calculated using Kothari (2004) formulae;

$$n = \frac{z^2 pq}{e^2}$$

Where;

n = sample size

p = proportion of population (50%) containing the major attribute of interest,

q = 1-p,

z = Standard variation given confidence level of 0.05 and

e = Acceptable error/precision of 5%.

A sample size of 384 was therefore determined by the following computation;

$$\frac{1.96 \times 1.96 \times 0.5 \times 0.5}{0.05 \times 0.05}$$

The assumption of the formula is that 50% of the subject of interest will be studied. The acceptable precision of 5% is chosen to ensure a higher confidence of results of the study. The sample to be drawn from each sub-location was distributed through

proportionate to size method. Eventually, a sample size of 400 respondents was drawn in order to ensure that the threshold of 384 was met (see Table 3.1). Dalen (1979) recommended that a sample size of 384 was suitable for any population that is greater than 10,000 units.

**Table 3. 1: Number of households sampled per sub-location**

<b>Sub-Location</b>	<b>Households (n=400)</b>
1. Kaptembwo	134
2. Githima	30
3. Mwariki ‘A’	47
4. Baharini	28
5. Afraha	30
6. Kivumbini	36
7. Milimani	10
8. Langalanga	57
9. London	19
10. Viwanda	9
<b>Total</b>	<b>400</b>

In selecting the households to participate in the study in each sub-location, a stratified sampling procedure was adopted. This involved considering all the 10 sub-locations (see Appendix 1), for each sub-location, 3 estates were selected by simple random sampling method from a list of estates in each sub-location (see Appendix 2), for each selected estate (see appendix 3), the required number of households (see Table 3.1) were selected through random sampling technique from a list of households for the selected estates.

### **3.5 Research Instruments**

The research instruments included a questionnaire and a pre-designed focus group interview guide. The questionnaire was divided into five parts. Part one consisted of structured questions on demographic data. Part two consisted of ten statements on consumer rights awareness where responses were measured on a five-point Likert scales ranging from 5-strongly agree to 1-strongly disagree. Part three consisted of fifteen statements on attitudes towards marketing practices where responses were measured on a five-point Likert scales ranging from 5-strongly agree to 1-strongly disagree. Part four consisted of ten statements on consumer discontent where responses were measured on a five-point Likert scales ranging from 5-strongly agree to 1-strongly disagree. Part five nine statements on consumerism where responses were measured on a five-point Likert scales ranging from 5-strongly agree to 1-strongly disagree. The five-point Likert scales interval was adopted by the study since Malhotra (1996) recommended that small intervals in the Likert scale are suitable in a developing country for measuring attitudes or opinions more accurately. There research assistants were required to interpret the statements to Swahili in cases where the respondents were not fully conversant with English language. The research assistants also made clarifications to respondents in case of any difficulties faced in answering the questions.

### **3.6 Data collection procedure**

Secondary data on consumerism was collected from the internet, text books, published academic journals and articles. Primary data was collected from respondents using a personally administered questionnaire and a focus group interview. A sample of household consumers drawn from Nakuru West and Nakuru East sub counties were required to rate statements on consumer rights awareness, attitude toward marketing practise, consumer discontent and consumerism on a five-point Likert scale ranging from strongly agree (5) to strongly disagree (1). Research assistants were used in this exercise to ensure that respondents clearly followed the instructions and understood the statements. This was followed by focus group interview which was conducted among 10

respondents who were purposively selected and drawn from each sub-location in Nakuru East and Nakuru West sub counties. The purpose was to discuss with participants the pertinent consumerism issues that had not been captured in the survey questionnaire. According to Morgan (1988), a focus group interview can be used for exploring the meanings of survey findings that cannot be explained statistically. A pre-designed interview guide was used for conducting the discussion with the aim of seeking explanations on consumerism issues that could not be clearly understood from statistical findings.

A pilot survey study was conducted in Kaptembwo location in Nakuru West Sub County of Nakuru County. The purpose was to pre-test the instrument and determine its reliability and validity before the actual study was done. Kaptembwo location was selected because it had the highest population and concentration of households amongst the sub locations considered in the study (see Appendix 1). The purpose of the pre-test was to refine the instrument in order to ensure that respondents had no problems in answering questions and ensure that the research assistants recorded responses accurately. Reliability measures the degree to which a research instrument yields consistent results or data after repeated trials. In addition, it helps the researcher to obtain an overall assessment to the questions of validity of the data that has been collected (Saunders, Lewis & Thornhill, 2009; Babbie, 2009). Reliability was tested using Cronbach Alpha statistic with the aid of SPSS Version 18.0. The alpha value was 0.679 (see Appendix 11 i) hence reliability was confirmed according to Shelby (2011) rules that alpha values of above 0.6 were acceptable in social studies.

Factor analysis results also confirmed reliability and dimensionality of the questionnaire. Eleven factors with eigen values of greater than 1.0 were extracted through principal component analysis method accounting for 59.5% of common variances (see Appendix 11 ii). The eigen value of the first factor were larger than the second and the second



were larger than the third which confirmed that the instrument was multidimensional and hence suitable for the study. Validity of the research instrument was analysed based on the findings of the pilot survey. Content validity involves ensuring that the items in the instrument are appropriate for measuring whatever they were designed to measure (Locke, 2001). This was established through a thorough review of the literature, assessment by experts, and a pilot survey of the instrument. Construct validity involves determining the degree to which an instrument measures the construct it was designed to measure, that is, how well an instrument can be interpreted as a meaningful measure of some characteristic or quality and how well scores obtained from the instrument correspond with some theory, rationale, or behaviour. Construct validity was established through the examination and testing of hypothetical relationships using correlation analysis of the data collected in the pilot survey.

### **3.7 Data processing and analysis**

Quantitative data analysis involving both descriptive and inferential analysis was done with the aid of SPSS version 18.0 and Stata version 13.0 statistical software packages. According to Green and Salkind (2008), SPSS computer package is a suitable technique for analyzing and understanding research data. Descriptive data analysis involved cross tabulation and comparison of means methods. Inferential data analysis involved one way ANOVA, Pearson's correlation and linear regression analyses.

Cross tabulation method was used for assessing the percentage of respondents who either strongly agreed or agreed against those who strongly disagree on statements regarding consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism across consumer demographics. Comparison of means method was used for comparing total mean scores for consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism across demographics factors such as gender, age group, education attainment and income category. One way ANOVA (at 95% confidence level) was used for testing differences

in consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism across demographic factors.

The degree of association between consumer rights awareness, attitudes towards marketing practices, consumer discontent (independent variables) and consumerism (dependent variable) were examined using Pearson's correlation analysis. The correlation strengths were interpreted using Cohen (1988) decision rules where 0.1 to 0.3 indicated weak correlation, 0.31 to 0.5 indicated moderate correlation strength and greater than 0.5 indicated a strong correlation between the variables. The method was applied by Nguyen and Quynh (2011) in determining the correlation between customer attitude towards consumer issues and expectations on government intervention. Linear regression analysis was employed to determine the direction of relationship between the variables under investigation in order to address any possibility that the independent variables were interrelated.

A regression model capable of explaining the largest possible variance in the dependent variable was generated for the study. From the perceived relationship between the independent and dependent variables, the following linear functional relationship was constructed;

$$\text{CONS} = f(\text{CRA}, \text{ATT}, \text{DISC})$$

From the function, the following Linear Regression model is specified;

$$\text{CONS} = \beta_0 + \beta_1 \text{CRA} + \beta_2 \text{ATT} + \beta_3 \text{DISC} + e$$

Where;

CONS = Consumerism

$\beta_0$  = Constant

CRA = Consumer rights awareness

ATT = Attitudes towards marketing practices

DISC = Consumer discontent

$e$  = error term

The error term represented the effect of variables that were omitted from the regression equation (Freedman, 2005). It represents the combined effect of the omitted variables assuming that;

- a) the combined effect of the omitted variables is independent of each variable included in the equation;
- b) the combined effect of the omitted variable is independent across subjects;
- c) the combined effect of the omitted variables has expectation 0.

The predictive importance of each of consumer rights awareness, attitudes towards marketing practices and consumer discontent on consumerism were assessed using Beta values in the regression equation generated from linear regression analysis. The value of  $R^2$  was used for assessing the extent to which the independent variables account for variance in the dependent variable. The joint significance of the regression coefficients was determined using the F test and p value approach at 95% confidence level. The decision rules were to reject the null hypothesis that “the impact of all explanatory variables is simultaneously equal to zero” if computed F value exceeds the critical F value or the p value  $\leq$  significance level  $\alpha$ . The research hypotheses were tested using the p value approach at 95% confidence level based on linear regression analysis SPSS output. The decision rules were that the null hypothesis would be rejected if the calculated p-value is less than the significant level (0.05); and accepted if the calculated p-value was greater than the significance level (0.05).

In order to assess efficiency of the model, linearity, collinearity, normality and homoskedasticity assumptions in OLS (Ordinary least squares) were tested. The linearity assumption means that the amount of change or rates of change, between scores on two variables are constant for the entire range of scores for the variables. The collinearity assumption means that the independent variables should not be inter-correlated. Multicollinearity occurs when more than two predictor variables (e.g.,  $X_1$ ,  $X_2$  and  $X_3$ ) are

inter-correlated. In the study, multicollinearity was tested using Tolerance statistics and Variable Inflation Factor (VIF) generated in the linear regression output.

The absence of heteroskedasticity assumption or homoskedasticity assumption means that the variance of the error terms should be constant, that is, the variance of the error term does not depend on the value of independent variables. Its presence affects the efficiency of the OLS model. To assess the presence of heteroskedasticity in the data, Breusch-Pagan/Cook-Weisberg test of heteroskedasticity was done with the aid of Stata (version 13.0) statistical software. The null hypothesis ( $H_0$ =constant variance variables) was tested. The decision rule was to reject the null hypothesis when calculated p value is greater than 0.05. The result was a p-value of 0.0096 which was less than alpha value of 0.05

The normality assumption means that the residuals in the model should be normally distributed. This was observed in the residuals Histogram and/or P-P plot. Evidence of normality of data was assessed using the Residuals Histogram. The Shapiro-Wilk test was done to confirm normality of data. The null hypothesis of the test states,  $H_0$ : Distribution is normal. The decision rules is to reject the null hypothesis if p-value of greater than 0.05 and fail to reject the null hypothesis if p-value is less than 0.05. The results (see Appendix 8 v) indicated that calculated p-value = 0.67 was greater than 0.05 (95% confidence level). Hence we fail to reject the null hypothesis and confirm that the data comes from a normal distribution.

Qualitative data analysis involved content analysis method which involved skilfully facilitating the focus group discussion and generating rich data from the interview, complementing them with the observational notes and typing the recorded information. This was followed by familiarization with the data by listening to tapes, reading the transcripts and reading the observational notes taken during interview and summary

notes written immediately after the interview. At this stage descriptive statements were formed and an analysis was carried out on the data.

## CHAPTER FOUR

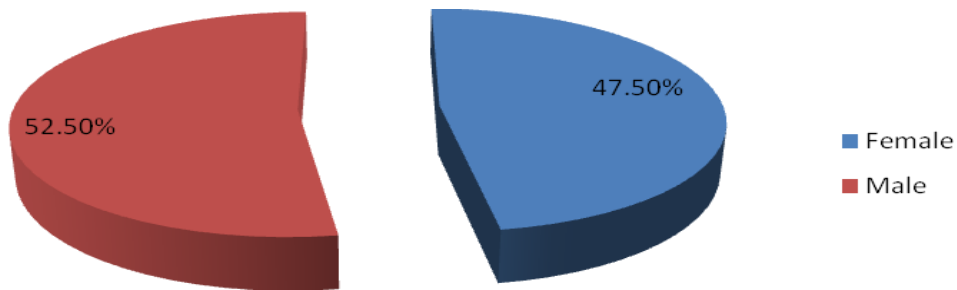
### 4.0 RESULTS AND DISCUSSION

#### 4.1 Introduction

This chapter contains sections covering research results and discussion. The research results cover profile of respondents, descriptive statistics, correlation and regression model, hypotheses test and focus group interview. This is followed by a discussion on the research results towards the end of the chapter.

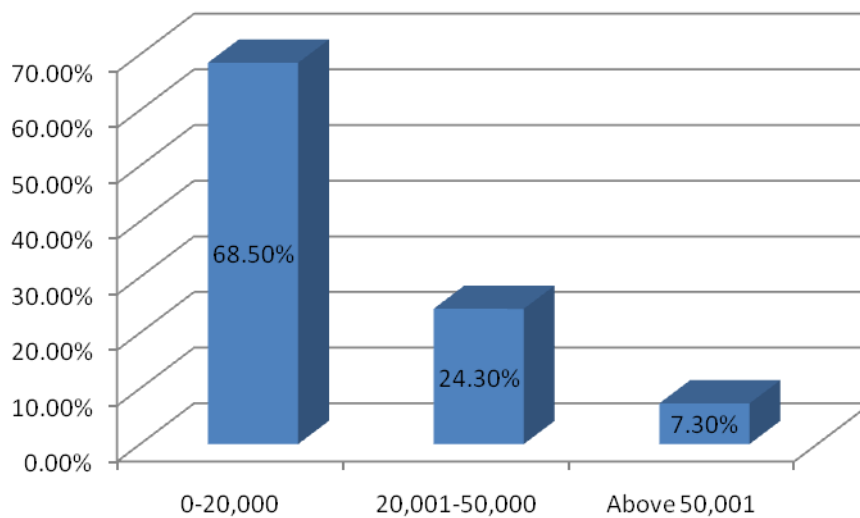
#### 4.2 Profile of the Respondents

The target population was head of households or any adult present in the household in case the head of household was absent. Data collection was carried out between 9.00 a.m. to 5.00 p.m. on weekdays and weekends. The study involved 400 respondents in selected estates within administrative locations in Nakuru West and Nakuru East sub counties. The respondents consisted of 210 (52.5%) male and 190 (47.5%) female (see Figure 4.1). Thus gender balance was achieved in the study.



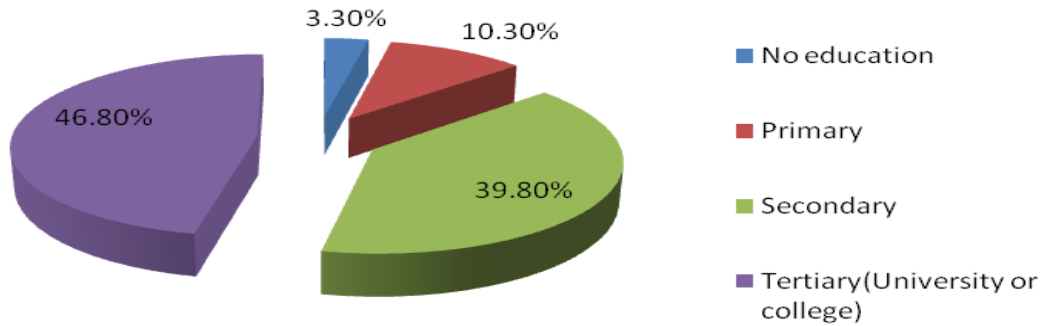
**Figure 4. 1: Gender of respondents**

Majority (68.5%) of respondents belonged to 0-20,000 income category indicating that most respondents in the study were low income earners. 7.3% of respondents belonged to high income category indicating that only a few respondents earned income of above Kshs. 50,000. Respondents who belonged to 20,001-50,000 income category were 24.3% of the respondents targeted by the study (see Figure 4.2).



**Figure 4. 2: Income categories of respondents**

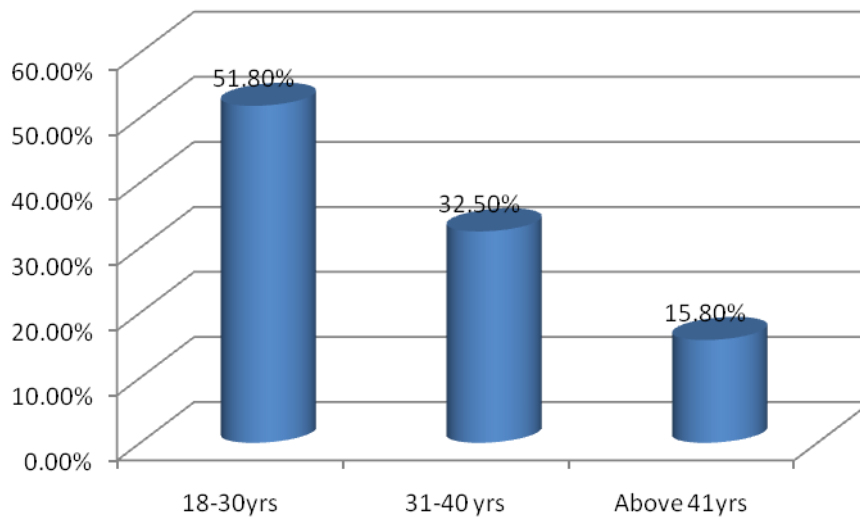
Respondents who had not attained any education were 3.3% while majority (46.8%) of respondents had attained either university or college education. 10.3% of the respondents had attained primary education while 39.8% had attained secondary education (see Table 4.3). This showed that majority of respondents in the study were well educated to either college or university level. This confirmed that majority of the respondents were in a position to understand the questions posed to them during data collection.



**Figure 4. 3: Education attainment levels of respondents**

There were respondents belonging to each of the three age categories in the study (see Table 4.4 and figure 4.4). The age group 18-30 years formed the majority of respondents (51.8%) while 32.5% of the respondents were in 31-40 years age category and 15.8% of respondents were above 41 years category. This confirms that all age categories participated in the study (see Figure 4.4).





**Figure 4. 4: Age categories of respondents**

### **4.3 Descriptive statistical results**

#### **4.3.1 Cross tabulation results**

The cross tabulation method was used for examining the percentage of respondents across consumer demographics (gender, education, income, age) who either strongly agreed or agreed against those who either strongly disagreed or disagreed on various statements regarding consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism. Scores between 3.1 and 5.0 indicate both strongly agree and agree while scores between 1.0 and 3.0 indicate both strongly disagree and disagree. The percentages for strongly agree and agree as well as strongly disagree and disagree were combined to determine the percentage scores in each case for better results.

A cross tabulation of gender and consumer rights awareness revealed that 88.4% female respondents either strongly agreed or agreed against 93.4 % of the male respondents on statements regarding consumer rights awareness while 11.6 % of female respondents

either strongly disagreed or disagreed against 6.6% of the male respondents (see Appendix 7 i). A cross tabulation of gender and attitudes towards marketing practices revealed that 50.6% female respondents either strongly agreed or agreed against 46.6% male respondents on statements regarding attitude towards marketing practices while 49.4% of female respondents either strongly disagreed or disagreed against 53.4 % of male respondents (see Appendix 7 ii).

A cross tabulation of gender and consumer discontent revealed that 53.2% of female respondents either strongly agreed or agreed against 63.3 % male respondents on statements regarding consumer discontent while 46.8% female respondents either strongly disagreed or disagreed against 36.6% of male respondents (see Appendix 7 iii). The cross tabulation of gender and consumerism revealed that 60.5% of female respondents either strongly agreed or agreed against 64.8 % male respondents on statements regarding consumerism while 39.5% female respondents either strongly disagreed or disagreed against 35.3% of male respondents (see Appendix 7 iv).

A cross tabulation of income categories and consumer rights awareness (see Appendix 7 v) revealed that 90.8% of respondents in income category 0-20,000/= either agreed or strongly agreed on statements regarding consumer rights awareness while 9.1 % either disagreed or strongly disagreed. In income category 20,001-50,000/=, 91.8% either agreed or strongly agreed while 8.2% either disagreed or strongly disagreed. In income category of above 50,000/=, 89.6% either agreed or strongly agreed on statements on consumer rights awareness while 10.4 % either disagreed or strongly disagreed. The cross tabulation of income categories and attitude towards marketing practices (see Appendix 7 vi) revealed that in income category 0-20,000/=, 44.1 % either agreed or strongly agreed regarding statements on attitudes towards marketing practices. In income category 20,001-50,000/=, 60.8% either agreed or strongly agreed while 47.4% disagreed of strongly disagreed. In income category of above 50,001/=, 51.8% either

agreed or strongly agreed on statements regarding attitudes towards marketing practices while 48.2% either disagreed or strongly disagreed.

The cross tabulation between income category and consumer discontent (see Appendix 7 vii) revealed that in income category 0-20,000/=, 69.3% either agreed or strongly agreed regarding statements on consumer discontent while 30.7% either disagreed or strongly disagreed. In income category 20,001-50,000/=, 52.6% either agreed or strongly agreed while 47.4% either disagreed or strongly disagreed. In income category of above 50,001/=, 41.4% either agreed or strongly agreed while 58.6% either disagreed or strongly disagreed. The cross tabulation of income category and consumerism (see Appendix 7 viii) revealed that in income category 0-20,000/=, 63.5% either agreed or strongly agreed on statements regarding consumerism while 36.5% either disagreed or strongly disagreed. In income category of 20,001-50,000/=, 56.7% either agreed or strongly agreed while 43.3% either disagreed or strongly disagreed. In income category of above 50,001/=, 75.8% either agreed or strongly agreed on statements regarding consumerism while 24.2% either disagreed or strongly disagreed.

Cross tabulation of education attainment and consumer rights awareness (see Appendix 7 ix) revealed 92.3% of respondents with no education either agreed or strongly agreed on statements regarding consumer rights awareness while 7.7% either disagreed or strongly disagreed. 90.2% of respondents with primary education either agreed or strongly agreed while 9.8% either disagreed or strongly disagreed. 91.2% of the respondents with secondary education either agreed or strongly agreed while 8.8% disagreed or strongly disagreed. 90.9% of respondents with tertiary education either agreed or strongly agreed on statements regarding consumer rights awareness while 9.1% either disagreed or strongly disagreed.

A cross tabulation of education attainment and attitudes towards marketing practices (see Appendix 7 x) revealed that 30.8% either agreed or strongly agreed on statements regarding attitudes towards marketing practices while 69.2% either disagreed or strongly disagreed. 41.5% of respondents with primary education either agreed or strongly agreed while 58.5% either disagreed or strongly disagreed. 40.9% of respondents with secondary education either agreed or strongly agreed while 59.1% either disagreed or strongly disagreed. 58.8% of respondents with tertiary education either agreed or strongly agreed on statements regarding attitudes towards marketing practices 42.2% either disagreed or strongly disagreed.

Cross tabulation results for education attainment and consumer discontent (see Appendix 7 xi) revealed that 69.2% of respondents with no education either agreed or strongly agreed regarding statements on consumer discontent while 30.8% either strongly disagreed or disagreed. 80.5% of respondents with primary education either agreed or strongly agreed while 19.5% either disagreed or strongly disagreed. 67.9% of respondents with secondary education either agreed or strongly agreed while 32.1% either disagreed or strongly disagreed. 45.1% of respondents with tertiary education either agreed or strongly agreed regarding statements on consumer discontent while 44.9% either disagreed or strongly disagreed.

Cross tabulation of education attainment and consumerism (see Appendix 7 xii) indicated that between 69.2% of the respondents with no education either agreed or strongly agreed regarding statements on consumerism while 30.8% either disagreed or strongly disagreed. 51.2% of respondents with primary education either agreed or strongly agreed while 48.8% disagreed or strongly disagreed. 62.9% of respondents with secondary education either agreed or strongly agreed while 37.1% disagreed or strongly disagreed. 64.7% of respondents with tertiary education either agreed or strongly agreed on statements regarding consumerism while 35.3% disagreed or strongly disagreed.

Cross tabulation of age groups and consumer rights awareness (see Appendix 7 xiii) revealed that 89.3% of respondents in 18-30 years category either agreed or strongly agreed on statements regarding consumer rights awareness while 10.6% either disagreed or strongly disagreed. In 31-40 years category, 93% either agreed or strongly agreed while 7% either disagreed or strongly disagreed. In above 41 years category, 92.1% either agreed or strongly agreed while 7.9% disagreed or strongly disagreed on statements regarding consumer rights awareness.

Cross tabulation of age groups and attitudes towards marketing practices (see Appendix 7 xiv) revealed that 46.4% of respondents in age category 18-30 years either strongly agreed or agreed on statements regarding attitudes towards marketing practices while 53.6% either disagreed or strongly disagreed. 51.5% of respondents in age category 31-40 years either agreed or strongly agreed while 48.5 either disagreed or strongly disagreed. 49.2% of respondents. In age category of above 41 years, 49.2% either agreed or strongly agreed while 50.8% either disagreed or strongly disagreed.

Cross tabulation of age groups and consumer discontent (see Appendix 7 xv) revealed that between 65.2% of respondents in income category 18-30 years either agreed or strongly agreed regarding statements on consumer discontent while 34.8% either or disagreed or strongly disagreed. In income category 31-40 years, 63.1% either agreed or strongly agreed while 36.9% either or disagreed or strongly disagreed. In above 41 years category, 57.2% either agreed or strongly agreed while 42.8% either disagreed or strongly disagreed.

Cross tabulation of age groups and consumerism (see Appendix 7 xvi) revealed that 65.7% of the respondents in 18-30 years category either agreed or strongly agreed on statements regarding consumerism while 34.3% either disagreed or strongly disagreed.

In 31-40 years category, 59.2% either agreed or strongly while 40.8% either disagreed or strongly disagreed. In above 40 years category, 60.2% either agreed or strongly while 39.7% either disagreed or strongly disagreed on statements regarding consumerism.

#### **4.3.2 Comparison of means results**

Consumer rights awareness variable was operationalized into a 10 item likert type scale where respondents were required to score against each statement from 5-strongly agree to 1-strongly disagree. The total mean score for the entire sample was 36.52 (see Table 4.1); by placing the score on the continuum for consumer rights awareness (score 31-50= high awareness, 30=Neutral and 10-30=Low awareness), the sampled respondents were found to be high consumer rights awareness category. The results (see Appendix 9 i) indicated high mean scores ranging from 3.9 to 4.4 on statements 1 to 5 which reflected basic consumer rights; where mean scores 3.1-5.0 (high awareness), 3.0 (neutral) and 1.0-2.9 (low awareness). This showed that respondents were highly aware of basic consumer rights in comparison to complex rights in statements 6-10 whereby mean scores ranged from score 2.1 to 3.6 indicating low to moderate level of awareness.

**Table 4. 1: Summary descriptive statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Consumerism	400	13.00	43.00	26.18	5.00
Consumer rights awareness	400	15.00	72.00	36.52	4.68
Attitude towards marketing practices	400	22.00	67.00	49.20	5.34
Consumer discontent	400	19.00	50.00	32.68	5.03
Valid N (listwise)	400				

Attitudes towards marketing practices variable was operationalized into a 15 item likert type scale where respondents were required to score against each statement from 5-strongly agree to 1-strongly disagree. The total mean score for attitudes towards marketing practices was 49.20. By placing the total mean score of 49.20 (see Table 4.1) for the sampled respondents in the attitude towards marketing practices continuum (46-75=favourable attitude, 45=Neutral and 15-44=unfavourable attitude), the respondents were found to be in favourable attitudes towards marketing practices category. The mean scores (see Appendix 9 ii) indicated that the respondents had unfavourable attitudes towards marketing practices regarding product quality (2.88) and pricing of products (2.93) but had favourable attitudes towards retailing (3.6), advertising for products (3.24) and Marketing in general (3.1); where mean scores from 3.1-5.0 (favourable attitude), 3.0 (neutral) and 1.0-2.9 (unfavourable attitude).

Consumer discontent variable was operationalized into a 10 item likert type scale where respondents were required to score against each statement from 5-strongly agree to 1-strongly disagree. The ten statements tested the level of discontent (dissatisfaction) regarding business conditions in Kenya. The total mean scores for all the respondents was 32.68 (see Table 4.1); by placing the score on consumer discontent continuum (31-50= high discontent, 30=neutral and 10-29=low discontent) the sampled respondents were found to be in high consumer discontent category. The mean score results (see Appendix 9 iii), where mean scores range from 3.1-5.0 (high discontent), 3 (neutral) and 1.0-2.9 (low discontent), indicated that the areas of high discontent were on statement “business earn very high profits since they exploit the environment and consumers (3.75)” and “All businesses want to do is to make most money it can (3.54)” while areas of low discontent were on statements that “business take a real interest in the environment and is trying to improve it (2.75)” and “most companies have a complaint department which backs up their products/services and handles consumer complaints (2.86)”.

Consumerism (dependent variable) was operationalized into a 9 item likert type scale where respondents were required to score against each statement from 5-strongly agree to 1-strongly disagree. The total mean scores for the sampled respondents regarding consumerism was 26.18 (see Table 4.1); by placing the total mean score 26.18 in the consumerism continuum (28-45=high consumerism, 27=neutral and 9-26= low consumerism), the respondents were found to be in low consumerism category. The mean scores results (see Appendix 9 iv), where mean scores 3.1-5.0 (high consumerism), 3.0 (neutral) and 1.0-2.9 (low consumerism), indicate that low consumerism were on the statements “I have never taken any action when dissatisfied with a good or service since it was a waste of time and money” (3.13), “Whenever dissatisfied with a good or service, I file court suits in case my complaints are not heard by the retailer, wholesaler or manufacturer” (2.18) and “Whenever dissatisfied with a



good or service, I report the matter to a consumer organization or a government agency such as KEBS” (2.17). The results indicated that the areas of high consumerism were on the statements “When dissatisfied with a product or service, I complain to retailers, wholesalers and manufacturers” (3.85) and “I am willing to join consumer organizations or forum that provides me with security and information on consumer issues” (3.79).

**Table 4. 2: Total mean scores across income categories**

Income category		CRA*	ATT**	DISC***	CONS****
0-20,000	Mean	36.46	49.63	33.04	28.29
	N	276	276	276	276
	Std. Deviation	4.02	5.25	4.64	4.56
20,001-50,000	Mean	36.91	48.53	32.01	27.61
	N	94	94	94	94
	Std. Deviation	5.70	5.03	6.08	5.59
Above 50,001	Mean	35.73	47.16	31.40	28.90
	N	30	30	30	30
	Std. Deviation	6.42	6.54	4.60	6.72
Total	Mean	36.52	49.19	32.68	28.18
	N	400	400	400	400
	Std. Deviation	4.67	5.34	5.03	5.00

\*Consumer rights awareness \*\*Attitudes towards marketing practices \*\*\*Consumer discontent, \*\*\*\*Consumerism

Total mean scores for consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism across consumer demographics were compared using comparison of means method. The total mean score for consumer rights awareness across income categories (see Table 4.2) were 36.46 (income category 0-20,000); 36.91 (income category 20,001-50,000); and 35.73 (income category above

50,001). The scores depicted that the level of consumer rights awareness was highest among respondents in income category 20,001-50,000 and lowest among respondents in income category of above 50,001.

The total mean scores for consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism across education attainment were presented in Table 4.3. The results indicated that total mean scores for consumer rights awareness across education attainment were 35.54 (No education); 36.18 (Primary education); 36.27 (Secondary education); 36.87 (Tertiary education). The scores depicted that the level of awareness of consumer rights was highest among respondents who had attained Tertiary education and lowest among those who had attained primary education. The total mean scores for attitudes towards marketing practices were 50.31 (No education); 49.20 (primary education); 49.38 (Secondary education); and 48.94 (Tertiary education). The results indicated that attitudes towards marketing practices slightly differed among respondents who had attained primary and secondary education but those with no education manifested favourable attitudes towards marketing practices compared to other categories.

**Table 4. 3: Total mean scores across education attainment**

Education attainment		CRA*	ATT**	DISC***	CONS****
No education	Mean	35.54	50.31	32.92	28.54
	N	13	13	13	13
	Std. Deviation	4.96	4.66	2.99	4.56
Primary	Mean	36.18	49.20	33.45	28.83
	N	40	40	40	40
	Std. Deviation	4.48	4.53	4.65	4.24
Secondary	Mean	36.27	49.38	32.87	28.17
	N	160	160	160	160
	Std. Deviation	4.04	5.09	4.95	4.67
Tertiary(University or college)	Mean	36.87	48.94	32.33	28.02
	N	187	187	187	187
	Std. Deviation	5.17	5.76	5.28	5.46
Total	Mean	36.52	49.19	32.68	28.18
	N	400	400	400	400
	Std. Deviation	4.67	5.34	5.03	5.00

\*Consumer rights awareness \*\*Attitudes towards marketing practices \*\*\*Consumer discontent, \*\*\*\*Consumerism

Respondents who had attained tertiary education were found to have the least favourable attitudes towards marketing practices among the education categories. The total mean scores for consumer discontent were highest among respondents who had attained primary education (33.45) compared to those who had attained secondary education (32.87), no education (32.92) and tertiary education. The level of consumerism was higher (28.83) among respondents who had attained primary education compared to no education (28.54), secondary education (28.17) and tertiary education (28.02).

**Table 4. 4: Total mean scores across gender categories**

Gender		CRA*	ATT**	DISC***	CONS****
Female	Mean	36.60	48.43	32.80	28.21
	N	190	190	190	190
	Std. Deviation	5.19	5.86	5.14	5.13
Male	Mean	36.44	49.87	32.56	28.14
	N	210	210	210	210
	Std. Deviation	4.15	4.73	4.93	4.90
Total	Mean	36.52	49.19	32.68	28.18
	N	400	400	400	400
	Std. Deviation	4.67	5.34	5.03	5.00

\*Consumer rights awareness \*\*Attitudes towards marketing practices \*\*\*Consumer discontent, \*\*\*\*Consumerism

The total mean scores for consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism across gender categories are presented in Table 4.4. The results showed that the level of awareness of consumer rights was slightly higher among female respondents (36.60) compared to male respondents (36.44). Total mean scores for attitude towards marketing practices showed that male respondents had more favourable attitudes (49.87) compared to female respondents (48.43). The results also indicated that female respondents had higher level of discontent (32.80) compared to male respondents (32.56). The level of consumerism was found to slightly higher among female respondents (28.21) compared to male respondents (28.14).

**Table 4. 5: Total mean scores across age groups**

Age group		CRA*	ATT**	DISC***	CONS****
18-30yrs	Mean	36.52	49.57	32.65	28.52
	N	206	206	206	206
	Std. Deviation	5.12	5.54	4.93	4.75
31-40 yrs	Mean	36.44	48.59	32.97	27.82
	N	129	129	129	129
	Std. Deviation	3.97	5.01	5.38	5.38
Above 41yrs	Mean	36.65	49.15	32.18	27.78
	N	65	65	65	65
	Std. Deviation	4.44	5.32	4.64	5.00
Total	Mean	36.52	49.19	32.68	28.18
	N	400	400	400	400
	Std. Deviation	4.67	5.34	5.03	5.00

\*Consumer rights awareness \*\*Attitudes towards marketing practices \*\*\*Consumer discontent, \*\*\*\*Consumerism

The total mean scores for consumer rights awareness, attitudes towards marketing practices, consumer discontent and consumerism across age groups were presented in Table 4.5. The results indicated that the level of consumer rights awareness was highest among respondents in age group of above 41 years (36.65) and lowest among respondents in 18-30 age group category (36.52). The mean scores for attitudes towards marketing practices indicated that respondents in category 18-30 years had most favourable attitudes towards marketing practices (49.57) while those in category 31-40 years had the least favourable attitudes (48.59). The level of consumer discontent was highest among respondents in age group 31-40 (32.97) years compared to other age groups 18-30 years (32.65) and above 41 years (32.18), respectively. The total mean

scores for consumerism indicated that the level of consumerism was highest among respondents in age group 18-30 years (28.52) compared to age groups 31-40 years (27.82) and above 41 years (27.78), respectively.

#### **4.4 Correlation results and Regression model**

Pearson's correlation analysis was used for establishing the degree of association between consumer rights awareness, attitudes towards marketing practices, consumer discontent (independent variables) and consumerism (dependent variable). The correlation strengths were interpreted using Cohen (1988) decision rules where 0.1 to 0.3 indicated weak correlation, 0.31 to 0.5 indicated moderate correlation strength and greater than 0.5 indicated a strong correlation between the variables.

According to Pearson correlation results (see Table 4.6), the correlation coefficient for consumer rights awareness was  $r=0.16$ , indicating that there was a positive association between consumer rights awareness and consumerism. The correlation was significant at 0.01 confidence level. The strength of the association was categorized as weak according to Cohen (1988) decision rules which state that correlation coefficients that fall between 0.1 and 0.3 indicate a weak correlation/association between the variables under investigation.

**Table 4. 6 Pearson's correlation results**

		CRA	ATTD	DISC	CONS
CRA	Pearson Correlation	1	.250**	.193**	.160**
	Sig. (2-tailed)		.000	.000	.001
	N	400	400	400	400
ATTD	Pearson Correlation	.250**	1	.459**	.271**
	Sig. (2-tailed)	.000		.000	.000
	N	400	400	400	400
DISC	Pearson Correlation	.193**	.459**	1	.412**
	Sig. (2-tailed)	.000	.000		.000
	N	400	400	400	400
CONS	Pearson Correlation	.160**	.271**	.412**	1
	Sig. (2-tailed)	.001	.000	.000	
	N	400	400	400	400

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficient for attitude towards marketing was  $r=0.271$  (see Table 4.6), indicating a positive association between attitudes towards marketing practices and consumerism. The correlation was significant at 0.01 confidence level. The strength of the association between was categorized as weak according to Cohen's decision rules. The rules stated that correlation coefficients that fall between 0.1 and 0.3 indicate a weak association between the variables.

The correlation coefficient for consumer discontent was  $r=0.412$  (see Table 4.6), indicating a positive association between consumer discontent and consumerism. The correlation was significant at 0.01 confidence level. The strength of association between

consumer discontent and consumerism was categorized as moderate according to Cohen’s decision rules. The rules stated that correlation coefficients that fall between 0.31 and 0.5 indicate a moderate correlation/association between the variables. A comparison of the r values for the independent variables revealed that consumer discontent had the strongest positive association with consumerism (r=0.412) followed by attitudes towards marketing practices (r=0.271) and then consumer rights awareness (r=0.16).

In order to conduct a further analysis of the effects of consumer rights awareness, attitudes towards marketing and consumer discontent on consumerism among urban household consumers in Nakuru County, linear regression method was used. Beta coefficients were generated in the analysis and are presented in Table 4.7.

**Table 4. 7: Regression analysis results**

Model	Coefficients <sup>a</sup>					Collinearity	
	Unstandardized		Standardized		Statistics		
	Coefficients		Coefficients				
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	9.724	2.515		3.866	.000		
CRA	.074	.050	.069	1.467	.143	.930	1.075
ATTD	.084	.049	.090	1.733	.084	.762	1.312
DISC	.355	.051	.357	6.948	.000	.783	1.277

a. Dependent Variable: CONS



From the linear regression output (see Table 4.7) the following linear regression model was specified;

$$\text{CONS} = 9.724 + 0.069 \text{ CRA} + 0.090 \text{ ATT} + 0.357 \text{ DISC}$$

Where;

CONS = Consumerism;

CRA = Consumer rights awareness;

ATT = Attitudes towards marketing practices;

DISC = consumer discontent;

From the Beta values generated in the linear regression analysis, the relative predictive power of each independent variable on the dependent variable was analyzed. Consumer rights awareness was found to have a positive effect on consumerism among urban household consumers in Nakuru County since the Beta coefficient was positive. The Beta value for consumer rights awareness was  $\beta=0.069$ , indicating that it contributed 6.9% towards consumerism tendency among urban household consumers in Nakuru County.

Attitude towards marketing practices had a positive effect on consumerism among urban household consumers in Nakuru County since the Beta coefficient was positive. The Beta value was  $\beta=0.090$ , indicating that it contributed 9% towards consumerism tendency among urban household consumers in Nakuru County. Consumer discontent had a positive effect on consumerism among urban household consumers in Nakuru County since the Beta coefficient was positive. The Beta value for consumer discontent was  $\beta=0.357$ , indicating that it contributed 35.7% towards consumerism tendency among urban household consumers in Nakuru County. A comparison of the Beta values for each independent variable revealed that consumer discontent had the highest predictive power ( $\beta=0.357$ ) followed by consumer rights awareness ( $\beta=0.069$ ) and attitudes towards marketing practices ( $\beta=0.090$ ).

**Table 4. 8: ANOVA results**

		ANOVA <sup>b</sup>				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1820.357	3	606.786	29.442	.000 <sup>a</sup>
	Residual	8161.393	396	20.610		
	Total	9981.750	399			

a. Predictors: (Constant), DISC, CRA, ATT

b. Dependent Variable: CONS

The adjusted R-squared value or coefficient of determination (see Appendix 8 i) was 0.176, implying that consumer rights awareness, attitudes towards marketing practices and consumer discontent explained at least 17.6 % of variation in consumerism among urban household consumers. This means that 82.4% variation in consumerism among urban household consumers in Nakuru County was explained by other factors excluded from the model. This may have been attributed to omission of structural conduciveness, mobilization into action and social control factors in the model.

The joint significance of the explanatory variables was tested through F test and p value approaches. The decision rules were to reject the null hypothesis that the impact of all explanatory variables is simultaneously equal to zero if the computed F value exceeds the critical F value or the P value  $\leq$  significance level  $\alpha$  (0.05). Since computed F value 29.442 (see Table 4.7) was greater than critical F value (2.627) and the computed p value of 0.000 was less than 0.05 (see Table 4.7), we reject the null hypothesis that the impact of all the explanatory variables was simultaneously equal to zero and conclude that consumer rights awareness, attitude towards marketing practices and consumer discontent had a simultaneous effect on consumerism. Hence, 18.2% of the variation in consumerism has been significantly explained by the three independent variables;

consumer rights awareness, attitudes towards marketing practices and consumer discontent.

Having confirmed that the explanatory variables (consumer rights awareness, attitude towards marketing practices and consumer discontent) had a simultaneous impact on the dependent variable (consumerism), the model was tested for linearity, collinearity, normality and homoskedasticity assumptions in OLS (Ordinary least squares). The linearity assumption means that the amount of change or rates of change, between scores on two variables are constant for the entire range of scores for the variables. This assumption was confirmed by the P-P plot since the plotted points matched the diagonal line (see Appendix 8 ii). There was further evidence of linearity in the parameters in the residuals scatter plot since the amounts of points scattered above and below the 0-horizontal line were equal (see Appendix 8 iii).

The collinearity assumption means that the independent variables should not be inter-correlated. Multicollinearity occurs when more than two predictor variables (e.g.,  $X_1$ ,  $X_2$  and  $X_3$ ) are inter-correlated. In the study, multicollinearity was tested using Tolerance statistics and Variable Inflation Factor (VIF) generated in the linear regression output (see Table 4.7). The tolerance statistics for the first variable was 0.93 which means that 7% of the variance in the consumer rights awareness was shared with the other independent variables. The tolerance statistics for the second variable was 0.762 which means that 23.8% of the variance in attitudes towards marketing practices was shared with the other independent variables. The tolerance statistics for the third variable was 0.783 which means that 21.7% of the variance in the consumer discontent was shared with the other independent variables. Since tolerance statistics was above 0.2 for all the independent variables then there is sufficient evidence that the predictive factors were not inter-correlated. Multicollinearity was also assessed using the Variable Inflation factor (VIF). The VIF values for all the predictors were below 5, indicating absence of

multicollinearity. According to Rogerson (2001), VIF values of below 5 indicate no evidence for multicollinearity.

The absence of heteroskedasticity assumption or homoskedasticity assumption means that the variance of the error terms should be constant, that is, the variance of the error term does not depend on the value of independent variables. Its presence affects the efficiency of the OLS model. There was evidence of heteroskedasticity after graph inspecting of the residuals scatter plot (see Appendix 8 iii). To assess the presence of heteroskedasticity in the data, Breusch-Pagan/Cook-Weisberg test of heteroskedasticity was done with the aid of Stata (version 13.0) statistical software. The null hypothesis ( $H_0$ =constant variance variables) was tested. The decision rule was to reject the null hypothesis when calculated p value is greater than 0.05. The result was a p-value of 0.0096 which was less than alpha value of 0.05 (see Appendix 8 vi). Hence, we reject the null hypothesis of constant variance variables and conclude that there was presence of heteroskedasticity in the model.

The normality assumption means that the residuals in the model should be normally distributed. The evidence of normality can be observed in the residuals Histogram and/or P-P plot. There was evidence of normality since the Residuals Histogram was bell-shaped and very few residuals were above or below the normal line (see Appendix 8 iv). Normality was also observed in the P-P plot (see Appendix 8 ii) where the plotted points matched the diagonal line. To confirm normality of data, the Shapiro-Wilk test was done. The null hypothesis of the test states,  $H_0$ : Distribution is normal. The decision rules is to reject the null hypothesis if p-value of greater than 0.05 and fail to reject the null hypothesis if p-value is less than 0.05. The results (see Appendix 8 v) indicated that calculated p-value = 0.67 was greater than 0.05 (95% confidence level). Hence we fail to reject the null hypothesis and confirm that the data comes from a normal distribution.

#### **4.5 Hypotheses test results**

The research hypotheses were tested using p values approach at 95% confidence level. The decision rule was to reject the null hypothesis in favour of the alternative hypothesis if calculated p-value was less than the significant level (0.05) and fail to reject the null hypothesis if calculated p-value was greater than the significance level (0.05).

The first hypothesis stated;

H<sub>01</sub>: Consumer rights awareness has no significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

H<sub>A1</sub>: Consumer rights awareness has significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

The p-value for consumer rights awareness variable was 0.143 (see Table 4.7). Using the decision rules, we fail to reject the null hypothesis since  $0.143 > 0.05$  and therefore conclude that consumer rights awareness has no significant effect on consumerism among urban household consumers in Nakuru County.

The second hypothesis stated;

H<sub>02</sub>: Attitudes towards marketing practices have no significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

H<sub>A2</sub>: Attitudes towards marketing practices have no significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

The p-value for attitudes towards marketing practices variable was 0.084 (see Table 4.7). Using the decision rules, we fail to reject the null hypothesis since  $0.084 > 0.05$  and therefore conclude that attitude towards marketing practices has no significant effect on consumerism among urban household consumers in Nakuru County.

The third hypothesis stated that;

H<sub>03</sub>: Consumer discontent has no significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

H<sub>A3</sub>: Consumer discontent has significant effect on consumerism among urban household consumers in Nakuru County, Kenya.

From the output of linear regression analysis, the p-value for consumer discontent variable was 0.000 (see linear regression results in Appendix 9 ii). Using the decision rule, we reject the null hypothesis since  $0.000 < 0.05$  and accept the alternative hypothesis hence conclude that consumer discontent has a significant effect on consumerism among urban household consumers in Nakuru County.

#### **4.6 Focus group interview results**

The aim of the focus group interview was to understand underlying issues on consumerism that could not be explained quantitatively. Ten respondents were selected purposively during the survey from each sub location in Nakuru West and Nakuru East sub counties to ensure that all sub-locations were represented and participated in the discussion. The respondent included five male and five female to ensure gender balance in the discussions. A focus group interview guide was used for moderating the discussions that were meant to make clarifications on consumerism issues that may not have been understood quantitatively (see Appendix 5). The discussions were guided by the researcher to ensure full participation of all respondents and were recorded on tape and in writing to avoid loss of data and to ensure validity of results.

The results of the interview confirmed that majority of respondents were aware of the general basic consumer rights such as the right of choice and right of information but were unaware of the more complex rights that are stipulated in the Consumer Protection Act 2012. The participants were unaware of their roles in the consumer movement. The factors that affected consumer rights awareness and utilization of consumer rights were identified as; illiteracy, attitudes towards quality products, economic status, accessibility

to information and lack of confidence in government agencies involved in consumer protection. The participants suggested that awareness and utilization of consumer rights can be improved by establishing local consumer forums, provision of information on consumer issues in media and sensitization campaigns on consumer rights by government consumer protection agencies.

The participants confirmed that some marketing practices in Kenya were addressing consumer needs and wants. They felt that in some cases this had been done at the expense of the environment, consumer and social issues. It was observed that marketing practices in Kenya are shifting towards addressing consumer needs unlike in the past whereby most of the local organizations failed to address such issues. However, they suggested that more needs to be done to ensure that firms are addressing consumer needs. The responses provide an explanation of the favourable attitudes towards marketing practices among respondents associated with the survey results. It appears that consumers are appreciating the changes in marketing practice in Kenya and therefore forming favourable attitudes towards the new practices.

The respondents were required to suggest the areas of satisfaction and dissatisfaction regarding business conditions in Kenya. Majority of the respondents believed that most Kenyan businesses have become socially responsible and are addressing some social issue in the society. Some respondents retorted that this was being done at the expense of the consumer since the business initiatives were being added to the costs of production and passed on the consumer through price increases. The respondents noted that businesses in Kenya are making high profits at the expense of the consumer. Majority of the respondents perceived these high profits as denied benefits to the consumer in the form of lower prices, high quality and variety. The respondents also felt that businesses were responsible for environmental degradation and had done little to address this problem in the society. Majority of the respondents were satisfied with the

services offered by Kenyan businesses and the fact that they have contributed towards employment creation.

The focus group discussion unveiled that majority of respondents had not joined any consumer forum or organization since they were unaware of the existence of such organizations and some were unaware of the registration procedure. This meant that majority of consumers were not aware of the consumer organizations including government owned agencies involved in consumer protection in Kenya. The respondents suggested that they would consider trustworthiness of the organization/forum, financial implications, legal requirements and respect for privacy before joining a consumer forum or organization. The respondents were not aware of the redress mechanisms that were provided by law in cases of consumer exploitation (A list of redress mechanisms was provided to respondents). Majority of respondents preferred complaining to the manufacturer, retailer or wholesaler for replacement of an item, legal suits in case of damage to the consumer and warning others (friends, relatives, peers) when a complaint is not heard. However, they retorted that many businesses in Kenya ignore consumer complaints and have not established a complaints office but some respondents observed that some consumers are not honest when complaining.

The respondents confirmed that they have never heard of calls for collective action by COFEK or any other organization and were not aware of such calls in the past. However, they all agreed that collective action is required to address issues that affect all consumers in general. Some respondents confirmed that they have thought of participating in collective actions. Some agreed that were already active individually by taking actions such as refusing to receive sweets instead of cash change which is common in supermarkets, complaining directly to a seller and refusing to receive expired goods among others. The respondents said that they may fail to take part in



collective action due to their personality, outcome of the protest (injuries, confrontations and damages), lack of time and peer pressure.

#### **4.7 Discussion**

The general objective of the study was to examine the marketing factors affecting consumerism among urban household consumers in Nakuru County, Kenya. The results from hypotheses test revealed that among the independent variables, consumer discontent had the highest predictive power on consumerism. This was contrary to the expectations of the study since Nyongesa and Mwiti (2007) and Onsongo (2010) had proposed that awareness of consumer rights is an important factor affecting consumerism in Kenya. The results confirmed that consumer discontent was a valid construct for predicting consumerism as found by Lundstrom and White (2006).

The first objective of the study was to establish the effect of consumer rights awareness on consumerism among urban household consumers in Nakuru County, Kenya. This objective was based on the premise that high level of awareness of consumer rights would lead to high level of consumerism. This assertion is supported by Stanton, Chandran and Lowenhar (1981), Ijewere and Obeki (2011), Onsongo (2011), and Nyongesa & Mwiti (2007) who argued that low awareness of consumer rights in developing countries accounts for low level of consumerism activity. The results of the study established that even with high consumer rights awareness (Total mean score=36.5, neutral=30), the level of consumerism was low among the respondents (Total mean score=28.18, neutral=28). This was supported by Khurana and Khurana (2012) who found that even with high level of consumer rights awareness, consumers may fail to utilize the established protection mechanisms.

The research results failed to support Bello, Aduke and Danjuma (2012) who had established that low awareness of consumer rights leads to near absence of consumerism. The focus group discussion results confirmed that respondents were

unaware of their role as consumers in the movement and that illiteracy, attitudes towards quality products, economic status, accessibility to information and lack of confidence in government agencies affected utilization of the established consumer protection mechanisms.

Descriptive statistical results indicated that there were differences in consumer rights awareness across income categories, gender, age groups and education level. These findings were corroborated Gupta and Panchal (2009) who suggested that demographic factors affect the level of awareness of consumer rights. The study established that there was a positive correlation between consumer rights awareness and consumerism hence supporting the findings by Onsongo (2011) and Ahlawat and Shekar (2009). However, the correlation was weak in strength, according to Cohen's rules, contrary to the findings by Ishak and Zabil (2012) who established a strong link between consumer awareness and consumer behaviour in terms of protecting consumer rights. It also failed to support Seshadri (2006) who established that the success of consumerism was a strong function of consumer awareness.

The linear regression analysis results indicated that there was a positive relationship between consumer rights awareness and consumerism among household consumers in Nakuru County. This meant that an increase in the level of consumer rights awareness would lead to an increase in the level of consumerism. However, consumer rights awareness was not a strong predictor of consumerism ( $\beta=0.069$ ) in comparison to attitudes towards marketing practices ( $\beta=0.090$ ) and consumer discontent ( $\beta=0.357$ ). This contravened Babaogul, Sener and Surgit (2010) who found that knowledge of consumer rights was an important determinant of consumerism in the context of a developing country. The hypothesis test confirmed that consumer rights awareness had no significant effect on consumerism at 95% confidence level.

The second objective was to evaluate the effect of attitudes towards marketing practices on consumerism among urban household consumers in Nakuru County, Kenya. The objective was based on the premise that when consumers who have favourable attitudes are likely to take actions against errant producers (Orel & Zeren, 2011). The study established that the respondents had favourable attitudes towards marketing practices (Total mean score= 49.19, neutral=45). This implied that generalized beliefs were forming among the respondents that there were problems in the market place and consumers were likely to take actions when faced with such problems in the market place. The Kotlerian consumerism framework states that formation of generalized beliefs is crucial for consumerism to thrive in a given society. The focus interview confirmed that the respondents felt that some marketing practices in Kenya were not addressing consumer needs and wants.

Descriptive results indicated that there were differences attitudes towards marketing practices across, gender, age groups and education attainment levels and no differences across income categories. This confirmed the assertions by Nguyen and Quynh (2011), Chaubey, Kala and Gupta (2012) that some demographic factors influence consumer attitudes. Pearson correlation results indicated a positive association between attitudes towards marketing practices and consumerism among urban household consumers in Nakuru County. This was supported by Isin (2011) who established a strong link between consumer attitudes and consumerism. The regression analysis results indicated that attitudes towards marketing practices had positive effect on consumerism ( $\beta=0.090$ ). This agrees with Cherian and Jacob (2012) who established that there was a positive relationship between attitudes and consumer behaviour. However, the result showed that attitude towards marketing practices was stronger predictor of consumerism in comparison to consumer rights awareness. The hypothesis test confirmed that attitudes towards marketing practices did not have a significant effect on consumerism at 95% confidence level.

The third objective was to examine the effect of consumer discontent on consumerism among urban household consumers in Nakuru County, Kenya. The objective was based on the premise that a high level of consumer discontent would lead to high level of consumerism. The results of the study indicated that the level of consumer discontent was high among respondents since the total mean score was 32.68 while the neutral score was 30. Descriptive results indicated that there were differences in consumer discontent across income categories, gender, age groups and education attainment levels. This confirmed Lundstrom and Kerin (1976) findings that consumer discontent differs across income categories, gender, age groups and education attainment levels.

The study found that there was a positive correlation between consumer discontent and consumerism among urban household consumers in Nakuru County. This finding confirmed that consumer discontent affects the typology of actions taken against errant as suggested by Volkov (2003). The Regression results indicated that Consumer discontent ( $\beta=0.357$ ) was the strongest predictor of consumerism compared to consumer rights awareness and attitudes towards marketing practices ( $\beta=0.090$ ). This finding confirmed that consumer discontent remained a valid construct that predicts consumer complaint behaviour as found by Lundstrom and White (2006). Hypothesis test results revealed that consumer discontent had significant effect on consumerism among the respondents at 95% confidence level. The focus group interview results confirmed that respondents felt that businesses in Kenya are making high profits at the expense of the consumer. It also found that respondents felt that businesses in Kenya were responsible for environmental degradation and had done little to address this problem in the society.

The level of consumerism was found to be low among urban household consumers in Nakuru County since the total mean score was 26.18 (neutral= 28). This confirms that consumerism activity in developing countries is lower than in developed countries as

proposed by Ijewere and Obeki (2011). The findings further proved that consumerism was at infancy stage in most developing countries as proposed by Stanton, Chandran and Lowenhar (1981). It also supports a consumer activation policy as recommended by Barda and Sardinou (2010). Descriptive results established that there were differences across income categories, gender, age groups but no significant differences across education attainment levels. This supported Ijewere (2012) and Panni (2006) that income levels and age are likely to influence consumerism. However, the results failed to confirm that women were more likely to participate in economic boycotts than men as suggested by Barda and Sardinou (2010).

The research found out that the most frequently used mechanism for seeking redress in case of dissatisfactory products was to complain to the resellers. This confirmed the findings by Gurdon (1999) who found out that the most common actions taken by consumers when faced with market disappointments and failure was voicing their concerns to retailers and manufacturers. However, the findings fail to support Hirschman (1970) who found that consumers would prefer reporting to consumer organizations or government agencies in case of dissatisfactory products. The focus group interview confirmed that the respondents were not aware of the redress mechanisms in Kenya as provided by law. Although survey results indicated that the respondents were willing to join consumer forums, make financial contributions, advice friends on dissatisfactory products, focus group interview results confirmed that participation in collectives actions would be influenced by personality, outcome of the protest (injuries, confrontations and damages), lack of time and peer pressure. The results further confirmed that majority of the respondents had never heard of any calls for collective action by COFEK.

## **CHAPTER FIVE**

### **5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter contains sections that cover summary of major findings, conclusions, recommendations of the study and areas for further research.

#### **5.2 Summary**

The aim of the study was to examine the marketing factors affecting consumerism among household consumers in Nakuru County, Kenya. The specific objectives were to examine the effects of consumer rights awareness, attitude towards marketing practices and consumer discontent on consumerism among urban household consumers in Nakuru County, Kenya. The study therefore investigated consumerism as a function of consumer rights awareness, attitudes towards marketing practices and consumer discontent. The study had a target population of 68,469 households within Nakuru East and Nakuru West sub counties (former Nakuru Municipality). A descriptive research design was adopted by the study involving a mixed methods approach that allowed quantitative and qualitative data analyses.

The study collected data from a total of 400 respondents in selected estates within administrative sub locations in Nakuru West and Nakuru East sub counties. The respondent's characteristics in terms of distribution of gender, age, income and education attainment of respondents was reported. The respondents consisted of 210 (52.5%) male and 190 (47.5%) female indicating that gender balance was achieved by the study. Majority (68.5%) of respondents belonged to 0-20,000/= income category indicating that most respondents in the study were low income earners. 7.3% of respondents belonged to high income category indicating that only a few respondents earned income of above Kshs. 50,000/=.

Respondents who belonged to 20,001-50,000/= income category were 24.3% of total sampled respondents. Respondents with no education were 3.3% while majority (46.8%) of respondents had attained either University or college education. 10.3% of respondents had attained primary education while 39.8% had attained secondary education. The respondents in the study belonged to different age categories where the majority (51.8%) of respondents were in 18-30 age groups, 32.5% were in the 31-40 age category and 15.8% were above 41 years category. The descriptive results revealed that consumer rights awareness was high among respondents, the respondents were found to have favourable attitudes towards marketing practices and consumer discontent was high among respondents.

The level of consumerism was found to be low despite having a high level of awareness of consumer rights and high level of consumer discontent among respondents. The correlation results revealed that there was a positive and weak association between consumer rights awareness and consumerism; a positive and moderate association between consumer discontent and consumerism; and a positive and weak association between attitudes towards marketing practices and consumerism. The linear regression results revealed that Beta coefficients for consumer rights awareness, attitudes towards marketing practices and consumer discontent were positive. This indicated that all the independent variables had a positive effect on consumerism. However, the Beta value for consumer discontent was highest among the independent variables hence it was the strongest predictor of consumerism.

Hypotheses tests were conducted using p value approach at 95% confidence level. The test established that the effect of consumer discontent on consumerism was statistically significant while the effects of consumer rights awareness and attitude towards marketing practices on consumerism were statistically insignificant. The R-squared results indicated that the three independent variables explained 18.2% of variance in the

dependent variable (consumerism). Studies involving human behaviour confirms that R squared values can be lower than 50% since human behaviour is usually harder to predict than, say, physical processes. Furthermore, important the study was able to draw conclusions based on the predictor values of the independent variables.

### **5.3 Conclusion**

Firstly, consumer rights awareness has a positive effect on consumerism among urban household consumers. This agrees with the Kotlerian consumerism framework which states that precipitation of the movement achieved through consumer education is crucial for consumerism to succeed. However, hypothesis test results revealed that the effect of consumer rights awareness on consumerism was not statistically significant at 95% confidence level. The study also established that there was a positive relationship between consumer rights awareness and consumerism. This agrees with Ishak and Zabil (2012) who established a close relationship between the level of consumer rights awareness and consumerism. The study established that generally there was high level of awareness for the basic consumer rights among household consumers. However, the level of awareness for complex consumer rights, responsibilities and redress mechanisms were low among household consumers. This agrees with Asher and Rijit (2012), Nyongesa and Mwititi (2007), that Kenya consumers are unaware of where to complain or seek redress in case of product disappointments.

Lower mean scores were associated with the statements that reflected complex consumer rights such as “It is not allowed to contact the consumer personally for the purpose of promoting a product without the consent of the consumer”, “Customers have the right to return a product within 14 days if he/she changes his/her mind for any reason (even if the product is not defective)” and “ The trader is allowed even after the contract is signed to increase the price of the product or service due to unexpected costs”. The study confirmed that the main problem among the household consumers who were interviewed was utilization of the established consumer protection mechanisms in the country. This



was also observed by Khurana and Khurana (2012) who established that despite being aware of their rights, majority of consumers in India were not utilizing the consumer protection mechanisms. Therefore, consumers in a developing country may be highly aware of their rights but still fail to exercise them in the marketplace.

Secondly, attitude towards marketing practices has a positive effect on consumerism. Hypothesis test revealed that the effect of attitudes towards marketing practices on consumerism was not statistically at 95% confidence level. This agrees with Cherian and Jacob (2012), Nguyen and Quynh (2011) that attitude towards marketing practices influences the level of consumerism. The study in general there were favourable attitudes towards marketing practices among household consumers. According to Orel and Zeren (2012), consumers with favourable attitudes towards marketing practices are likely to take actions against errant producers. But the study failed to prove this since the level of consumerism was low among the household consumers. However, majority of household consumers had favourable attitudes towards marketing practices regarding product quality, pricing, advertising, retailing and marketing in general. There were unfavourable attitudes towards marketing practices regarding product quality and pricing of products with Varadarajan and Thirunarayana (1990). The study established that consumers were forming generalized beliefs about problems in the market place which is a requirement for mobilization into action as suggested by the Kotlerian consumerism framework.

Thirdly, consumer discontent has a positive effect on consumerism. Hypothesis test revealed that this effect was statistically significant at 95% confidence level. The study also established that there was a high level of consumer discontent among household consumers. It was found to be the strongest predictor of consumerism in comparison to consumer rights awareness and attitude towards marketing practices. This agrees with Lundstrom and White (2006) that consumer discontent remains a valid construct for

predicting consumerism in a society. It also agrees Choo and Sternquist (2004) and the Kotlerian consumerism framework that structural strains (discontent) are preconditions for consumerism activity. The study established that the level of discontent was high among majority of urban household consumers in Nakuru County. The main areas of high discontent were on statement that “business profits are too high” and “all businesses want to do is to make most money” while areas of low discontent were on statements that “Business take a real interest in the environment” and “most companies have a complaint department which backs up their products and handles consumer complaints.

Fourthly, the level of consumerism was low among the majority of urban household consumers in Nakuru County. The study established that there was a low level of utilization of consumer protection mechanisms, participation and involvement in the movement among urban household consumers. This finding is supported by Ijewere and Obeki (2011) who concluded that the level of consumerism was lower in most developing countries compared to developed countries. However, the study found that the respondents were ready to complain to retailers, wholesalers or manufacturers in case of dissatisfactory products and were also willing to join and make financial contributions to consumer organizations. This agrees with Ijewere (2007) who found out that although consumers may be naïve and shy in voicing out their complaints about bad products, majority may be willing to join or financially support a consumer association. The study found out that respondents were enduring dissatisfaction instead of voicing their complaints as observed by Mahapatra (2014) and Onah (1988). The results further revealed that consumers were unwilling to join consumer organizations, file court cases or report to a consumer organization in cases of consumer exploitation.

#### **5.4 Recommendations of the study**

Firstly, although there has been some improvement in the level of consumer rights awareness in Kenya, awareness of complex consumer rights, redress mechanisms and responsibilities remains low among urban household consumers in Nakuru County. The study recommends a consumer education policy which focuses on educating consumers on their rights, redress mechanisms and consumer responsibilities as per the provisions of the Competition Act 2010 and the Consumer Protection Act 2012. The policy should involve compulsory consumer education at all levels of formal education in the country such as such as universities, colleges and all secondary and primary schools.

Secondly, since the level of consumer discontent regarding business practices is high among household consumers, the study proposes that a Consumer Protection Authority be established to ensure that agencies involved in consumer protection fulfil their respective mandates as required by legislations forming them. The study further recommends that enforcement of consumer rights should not be considered as a sole responsibility of government but should also involve genuine civil society organizations in the country. The civil society should include consumer exploitation as part of their campaigns against social ills in the Kenyan society. Eventually, such campaigns coupled with government regulation will exert pressure on manufacturers and sellers to ensure that consumer rights guide their marketing and business practices in the marketplace.

Thirdly, in order to ensure that consumers are well informed of the ills against them by manufacturers, the study proposes that the Kenyan media should play a key and leading in exposing such ills in advancing the course of consumers. This may be through advertising or dedicating weekly programmes on consumer issues that will be used as a means of providing consumers with information, education and enlightenment them. Consumer organizations and government consumer protection agencies should intensify consumer education and sensitization campaigns across the country. Increased

awareness of their rights will not only raise the level of awareness among consumers but also enhance their participation and involvement in the movement. Consumer education will also lead to an understanding of the responsibilities of consumers, government and manufacturers in enhancing consumer protection in the country as per the provisions of the Competition Act 2010 and Consumer Protection Act 2012. This will enable all parties to undertake their responsibilities as expected leading to effective consumer protection in the country.

Fourthly, in order to strengthen the Kenyan consumer movement, the study suggests the establishment of consumer forums in all the 47 Counties in Kenya and a major country-wide recruitment. Through increased membership to consumer forums affiliated to COFEK at county level, the national body will provide the movement with the required financial power to effectively mitigate or litigate in cases of exploitation on behalf of consumers in the country. Further, consumers in rural areas will be able to access consumer forums at county level for various services that are offered at national level by COFEK. This will encourage consumers to report on errant manufacturers or cases of violations of consumer rights and seek redress from the accused parties. In order to strengthen the movement at grass root level, the National and/or County government can allocate funds in their budgets to upcoming local consumer forums.

Fifthly, since many consumers are unaware of where to complain in case of dissatisfactory products, the study recommends that all manufacturers in Kenya should establish consumer affairs division as part of social responsibility. The division should ensure that consumers participate in all corporate decisions, receive and offer quick response to consumer complaints. Further, manufacturer in Kenya should reshape their strategies in order to address environmental and consumer issues in their operations. KEBS, CA and CAK in conjunction with other government regulators should ensure that manufacturers and marketers adhere to the provisions of the Consumer Protection Act in

the areas of product safety, provision of information, receiving complaints, expiry dates and packaging among others. If required, further legislation should be put in place to ensure adherence to the law by manufacturer, sellers and marketers and any production or marketing malpractices are punished.

Sixthly, the study recommends that Kenya government should establish consumer courts within the Judiciary to specifically address consumer complains arising from violation of their rights as proposed by Oremo (2012). The consumer courts system should be cascaded to county level in order to ensure consumers' complaints are adequately addressed. Since implementation of consumer laws remains a major concern in many developing countries (Ebitu, 2014), this will ensure implementation at both national and county levels via government agencies and the court system. A government audit of its consumer protection agencies is required to examine their status in terms of staffing, equipment and training. The audit should provide measures and systems for improving the consumer protection regime by monitoring business practices and ensuring adherence to the law by manufacturers. Apart from the use of law, the government can use moral suasion to appeal to the conscience of business to be responsible as suggested by Ebitu (2014) in Nigeria.

### **5.5 Areas for further research**

Firstly, one of the limitations of the study was generalization of research findings. Since the study focused on household consumers in Nakuru County specifically Nakuru West and Nakuru East sub counties, generalization of research findings was limited. Therefore, an expansion of the geographical scope of the study to involve other counties or a national survey is required to improve validity of research results. Hence, the study recommends that consumerism studies be conducted in other counties and/or urban centers in Kenya.

Secondly, the study recommends for further a study on the effect of consumer demographics on consumerism in Kenya. There is evidence that consumer demographics affect consumerism in developing countries (Mukherjee & Roy, 2015). The level of consumerism has also been found to differ across consumer demographics as found by Gupta and Panchal (2009). In some cases consumer demographics have been used for profiling consumerists (Panni, 2006).

Thirdly, the study focussed on structural strain, precipitation and generalized beliefs factors affecting consumerism drawn from the Kotlerian consumerism framework. It ignored factors that were general in nature such as structural conduciveness, mobilization into action and social control which require lengthy and extensive longitudinal studies. The study recommends that further research be conducted on validation of the effects of structural conduciveness, mobilization into action and social control factors on consumerism in Kenya.

Fourthly, the study focussed on consumerism among Kenyan consumers. Besides consumers, there are other stakeholders of consumerism such as government consumer protection agencies, regulators, consumer organizations and manufacturers' associations. It would be prudent to examine these players in the consumer protection enforcement regime. The study recommends an examination of the effectiveness of other stakeholders in the consumer protection regime such as government agencies, regulators and manufacturer's associations towards fulfilling their respective mandates of protecting consumers in Kenya.

Fifthly, since the study focussed on household consumers in an urban setup as the unit of analysis, it is recommended that the study be replicated to focus on other categories of consumers in Kenya. This will enable a comparison of the level of consumerism across

consumer categories. The study recommends that a comparative study be done on factors affecting consumerism among rural and urban household consumers in Kenya.

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## APPENDICES

### Appendix 1: Household population and estates per sub-location

Sub-Location	Households	Number of estates in each
		sub location
1. Kaptembwo	23,200	15
2. Githima	5,182	9
3. Mwariki 'A'	8,022	16
4. Baharini	4,829	20
5. Afraha	5,162	11
6. Kivumbini	6,148	17
7. Milimani	1,640	10
8. Langalanga	9,674	15
9. London	3,315	5
10. Viwandani	1,297	3
Total	68,469	121

Source: KNBS (2009)

**Appendix 2: List of estates per sub-location**

<b>LOCATION</b>	<b>SUB-LOCATION</b>	<b>ESTATE</b>
<b>KAPTEMBWO</b>	<b>KAPTEMBWO</b>	1 KIBE
		2 SOKO MJINGA
		3 CHECK- POINT
		4 GIKOMBA
		5 GIKOMBA 'B'
		6 KIPANGAWAY
		7 GALILAYA
		8 JERUSALEM
		9 QUARY
		10 STIMA LINE
		11 POSTA ESTATE
		12 DIP
		13 HONEY CUP
		14 NAKURU WEST
		15 TECHNOLOGY
	<b>GITHIMA</b>	1 GITHIMA
		2 NORMAIN/KARAFU
		3 GILANI
		4 KOINANGE
		5 PYRETHRUM
		6 SHABAB
		7 NGEI 1
		8 NGEI 2

- MWARIKI 'A'
- 9 MAMA NGINA
  - 1 KENLAND
  - 2 VIATU/KIPANGA
  - 3 STIMA LINE
  - 4 MBUGUA & MBUGUA
  - 5 ELDORET
  - 6 KANJA SQUARE
  - 7 JERUSALEM
  - 8 NYUMBA NYEUSI
  - 9 PEMBE MBILI
  - 10 TAKATAKA
  - 12 ELISA
  - 13 GAME
  - 14 NDARUGU
  - 15 SABA SABA
  - 16 SEWAGE MWISHO
- BONDENI            BAHARINI
- 1 FIRE/LIONS
  - 2 UPPER SECTION 58 'A'
  - 3 UPPER SECTION 58 'B'
  - 4 UPPER SECTION 58 'D'
  - 5 UPPER SECTION 58 'C'
  - 6 LOWER SECTION 58
  - 7 YMCA
  - 8 KANYI
  - 9 KABACHIA 3
  - 10 KABACHIA 1 & 2
  - 11 EBONY

	12	KICHINJIO/KABACHIA
	13	KISULISULI
	14	KAMPI SOMALI
	15	GITHURAI
	16	LUMUMBA
	17	BONDENI
	18	RAILWAY QUARTER
	19	DC QUARTERS
	20	ZIWANI AP LINES
AFRAHA	1	DISTRICT QUARTERS
	2	P.C QUARTERS
	3	SHAH
	4	NGALA
	5	FREE HOLD 'F'
	6	FREE HOLD 'A'
	7	FREE HOLD 'B'
	8	FREE HOLD 'C'
	9	FREE HOLD 'E'
	10	KASARANI
	11	MOI ESTATE
KIVUMBINI	1	MANYANI/AP LINES/ABONG
	2	KALOLENI 'A'
	3	KALOLENI 'B'
	4	KALOLENI 'C'
	5	SURVEY/FLAMINGO
	6	PYRETHRUM/KFA/NKR.PRES
	7	KIVUMBUNI 4
	8	KIVUMBUNI 3

	9	KIVUMBUNI 2
	10	KIVUMBUNI 1
	11	SHAURI YAKO
	12	KCC/BAHARINI PRIMARY
	13	CENTRE POLICE LINE/SOK
	14	OJUKA
	15	PUBLIC WORKS
	16	BONDENI AP. LINE
	17	PAUL MACHANGA
MILIMANI	1	MARKET
	2	RAILWAY QUARTERS
	3	SHOW GROUND
	4	HOSPITAL
	5	GOLFCOURSE
	6	GRACELAND
	7	FOREST
	8	CENTRAL MILIMANI
	9	STATE HOUSE
	10	STATE HOUSE(SPECIAL EA
LANGALANGA	1	LANGA MWISHO 'B'
	2	LANGA MWISHO 'A'
	3	LANGA LANGA 'B'
	4	LANGA LANGA 'A'
	5	FLAMINGO PHASE 1
	6	FLAMINGO PHASE 2
	7	FLAMINGO PHASE 3
	8	FLAMINGO PHASE 4
	9	FLAMINGO PHASE 5



		10 KIMATHI
		11 LAKE VIEW
		12 PANGANI
		13 ZAKAYO'S
		14 ELDORET
		15 GAME
<b>VIWANDANI</b>	<b>LONDON</b>	1 GALILAYA
		2 HILLTON
		3 LONDON
		4 GOLF COURSE/K. MEAT
		5 VETERINARY
	<b>VIWANDANI</b>	1 SOILO
		2 BANGLADESH
		3 PYRETHRUM

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**Source: KNBS (2009)**

**Appendix 3: Sampled estates in each sub location**

<b>S/N</b>	<b>SUB LOCATION</b>	<b>S/N</b>	<b>ESTATES</b>
1	Kaptembwa	1	Kibe
		2	Soko Mjinga
		3	Check point
2	Githima	1	Gilani
		2	Shabab
		3	Koinange
3	Mwaririki A	1	Kenland
		2	Viatu/Kipanga
		3	Stima line
4	Baharini	1	Fire/Lions
		2	Upper section 58 A
		3	Bondeni
5	Afraha	1	Ngala
		2	Moi estate
		3	Freehold A
6	Kivumbini	1	Manyani/ AP line/Abong
		2	Survey/ Flamingo
		3	Bondeni AP line
7	Milimani	1	Hospital
		2	Railway quarters
		3	Show ground
8	Langalanga	1	Langa Mwisho B
		2	Flamingo phase 1
		3	Game

9	London	1	Hilton
		2	London
		3	Veterinary
10	Viwandani	1	Soilo
		2	Bangladesh
		3	Pyrethrum

#### **Appendix 4: Research questionnaire**

I am a PhD (Business Administration) candidate at JKUAT- Nakuru CBD campus. I am conducting a research on factors affecting consumerism in Kenya through a survey of household consumers in Nakuru County. “Consumerism” refers to utilization of consumer protection mechanisms, response to calls for collective actions and willingness to participate and financially support Kenya consumer movement. I will appreciate if you could spare some minutes of your time and participate in this important study. I want to assure you that all information provided will be used solely for academic purpose and that your individual responses will be kept confidential.

#### **PART 1: Consumer demographics**

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*(Instruction: Please tick (√) in the appropriate spaces provided in questions 2-5 below)*

1) Physical address;

- a) Sub-Location .....
- b) Estate .....
- c) House number (where applicable).....

2) Age group;

- a) 18-30
- b) 31-40
- c) Above 41 years

3) Gender;

- a) Male
- b) Female

4) Education attainment;

- a) No education
- b) Primary

c) Secondary

d) Tertiary (University or college)

5) Income category;

a) ≤20,000

b) 20,001-50,000

c) Above 50,001

**PART 2: Consumer rights awareness**

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6) The statements below relate to consumer rights that are legally regulated in some other countries. Please indicate by placing a tick (√) in the column that best describes your knowledge of consumer rights in Kenya.

**Where 5. Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree**

	<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>
1	It is forbidden to sell, serve and give alcohol including tobacco products to persons under the age of 18yrs					
2	Citizens are entitled to be continuously provided with services of general economic interest such as water and electricity					
3	It is forbidden for a salesperson to mislead the consumer that a certain product is cheaper than other offerings, when that information is not true or confirmed					
4	Price lists should be visibly displayed by the trader at places where the product or service is sold					
5	If a consumer buys a product that is to be delivered by the trader and gets damaged in the process, the trader should bear the cost of					

	damage					
6	Guarantees are not the only source of protection if the product occurs to be defective					
7	The provider of essential services like water and electricity has the right to disconnect if the consumer does not pay the bill within a month					
8	It is not allowed to contact the consumer personally for the purpose of promoting a product without the consent of the consumer					
9	Customers have the right to return a product within 14 days if he/she changes his/her mind for any reason (even if the product is not defective)					
10	The trader is allowed even after the contract is signed to increase the price of the product or service due to unexpected costs					

**PART 3: Attitude towards marketing practices**

7) The statements below relate to attitudes towards marketing practices. Please indicate your opinion by placing a tick (✓) in the column that best describes your view of the statement.

**Where 5. Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree**

Statement		SA	A	N	D	SD
	<b>Product quality</b>					
1	The quality of products I buy today is as good as expected					
2	The companies that make products I buy don't care enough about how well they perform					
3	Too many of the products I buy are defective in some way					

4	Products are not made as well as they used to be					
	<b>Pricing of products</b>					
5	Competition between companies keeps prices reasonable					
6	Most prices are reasonable considering the high cost of doing business					
7	Most of the products I buy are overpriced					
	<b>Advertising for products</b>					
8	If most advertising was eliminated ,consumers would be better of					
9	Most advertising provides consumers with essential information					
10	Most advertising makes false claims and is intended to deceive consumers					
	<b>Retailing</b>					
11	Most retail stores serve customers well					
12	Most retail stores provide an adequate selection of merchandise					
13	When I need assistance in a shop , I am usually not able to get it					
	<b>Marketing in general</b>					
14	Marketers offer guarantees and warranties are adequate in protecting consumers					
15	Marketers do not provide sufficient information about products and services they produce					

**PART 4: Consumer discontent**

8) The statements below relate to consumer discontent. Please indicate your opinion by placing a tick (✓) in the column that best describes your view of the statement.

Where **5. Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree**

Statement		SA	A	N	D	SD
1	Business earn very high profits by exploiting the environment and consumers					
2	All business really wants to do is make the most money it can					
3	Business no longer manufacturer products that last, products that last for a long time are a thing of the past					
4	When a product is advertised as “new” or “improved”, it is the same old thing only in a different package					
5	Business have become more responsive to the minorities and under-privileged by providing them with jobs					
6	Business are the one using up our natural resources but does nothing to replace what has been taken					
7	Companies are not willing to listen to consumer problems and even fail to show concern for their welfare					
8	Business firms usually stand behind their products and guarantees					
9	Most companies have a complaint department which backs up their products and handles consumer complaints					
10	Business take a real interest in the environment and is trying to improve it					



**PART 5: Consumerism**

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9) The statements below relate to consumerism. Please indicate your opinion by placing a tick (✓) in the column that best describes your view of the statement.

**Where 5. Strongly agree 4. Agree 3. Neutral 2. Disagree 1. Strongly disagree**

	Statement	SA	A	N	D	SD
1	When faced with dissatisfactory products or services, I complain to retailer, or wholesaler or even the manufacturers					
2	I am willing to join a consumer organization or forum that provides me with security and information on consumer issues					
3	I am willing to make financial contributions to a consumer organization that helps me to seek redress in case of dissatisfactory goods or services					
4	I am willing to get involved and participate in calls for protests, boycotts or demonstrations over incidences of consumer exploitation					
5	When faced with dissatisfactory products or services, I advice my friends, family members and colleagues not to use purchase that product or service					
6	When faced with dissatisfactory products or services, I stop future purchases of that product or services					
7	I have not been taking any action whenever I am dissatisfied with a good or service that I have purchased					
8	Whenever dissatisfied with a good or service, I file a court suit in case my complaints are not heard by retailer, wholesaler or manufactures					
9	Whenever dissatisfied with a good or service, I report to the					

	matter to a consumer organization or a government agency such as KEBS					
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**Thank you**

### **Appendix 5: Focus group interview guide**

1. Research tells us that many people in Kenya may not be aware of their rights. Let us mention some of the consumer rights that exist in Kenyan laws (starting from my left onwards)
2. These are some consumer rights in the Consumer Protection Act, 2012. (Review list from a flip chart). Why do you think it is difficult for Kenyan consumers to practice such rights? What do you think needs to be done to improve consumer rights awareness in Kenya?
3. In general, do you believe that marketing practices in Kenya adequately address consumer needs, wants, welfare and environmental concerns?
4. As a consumer, are you satisfied with the business conditions in the country? Highlight on the major areas of satisfaction/dissatisfaction
5. Have you joined any consumer forum or organization in Kenya? Probe: What factors would you consider before joining a consumer forum or organization?
6. Consumers can seek redress in cases of exploitation in a number of different ways. Let us mention some of redress mechanisms that are provided by the law. Probe: Here is a list of ways of seeking redress (Refer to a flip chart list of methods). Which of these ways would you prefer for seeking redress in case of a dissatisfactory product?
7. Have you heard of any calls to consumers for collection actions by COFEK over consumer issues? Have you thought of participating in a protest over consumer issues? What can make you fail to participate in a protest involving consumer issues?

**Appendix 6: Summary of operational definitions, instruments and scales**

<b>Variable</b>	<b>Operational Definition</b>	<b>Instrument</b>	<b>Measurement</b>	<b>Type of scale</b>
Consumer rights awareness	Knowledge and understanding of consumer rights and duties as stipulated in the Consumer protection Act 2012	10 item, 5 point likert scale ( Elsabawy, 2011; Rousseau and Venter, 1996b)	Level of Awareness; Total mean score 31-50= High awareness 30=Neutral 10-29 =Low awareness	Ordinal
Attitude towards marketing practices	Consumer’s beliefs and feelings towards Product quality, pricing of products, advertising for products, retailing and marketing in general.	15 item, 5 Point likert scales (Webster, 1991; Barnes & Kelloway,1980)	Direction of attitude towards marketing practices; Total mean score 46-75 = Extremely favourable 45= Neutral 15-44= Extremely unfavourable	Ordinal
Consumer discontent	An evaluation of business conditions in Kenya that may have a positive or negative effect on consumer welfare.	10 item,5 Point likert scales (Lundstrom & white, 2006)	Level of discontent; Total mean score 31-50= High discontent 30= Neutral 10-29= Low discontent	Ordinal

Consumerism	Efforts made by the consumer in utilizing the established consumer protection mechanisms, consumers' active involvement and participation in the consumer movement	9 item 5 Point likert scales. (Webb, Mohr & Harris, 2007; Mehta & Keng, 1985).	Level of consumerism; Total mean score 28-45= High consumerism 27= Neutral 9-26= Low consumerism	Ordinal
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## Appendix 7: Cross tabulation results

### (i) Gender and consumer rights awareness cross tabulation

			Consumer Rights Awareness				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Gender	Female	Count	0	22	141	27	190
		% within Gender	.0%	11.6%	74.2%	14.2%	100.0%
	Male	Count	2	12	169	27	210
		% within Gender	1.0%	5.7%	80.5%	12.9%	100.0%
Total		Count	2	34	310	54	400
		% within Gender	.5%	8.5%	77.5%	13.5%	100.0%

### (ii) Gender and attitude towards marketing practices cross tabulation

			Attitude towards marketing practices				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Gender	Female	Count	18	76	78	18	190
		% within Gender	9.5%	40.0%	41.1%	9.5%	100.0%
	Male	Count	23	89	78	20	210
		% within Gender	11.0%	42.4%	37.1%	9.5%	100.0%
Total		Count	41	165	156	38	400
		% within Gender	10.3%	41.3%	39.0%	9.5%	100.0%

**(iii) Gender and consumer discontent cross tabulation**

			Consumer Discontent				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Gender	Female	Count	17	53	86	34	190
		% within Gender	8.9%	27.9%	45.3%	17.9%	100.0%
	Male	Count	20	57	105	28	210
		% within Gender	9.5%	27.1%	50.0%	13.3%	100.0%
Total		Count	37	110	191	62	400
		% within Gender	9.3%	27.5%	47.8%	15.5%	100.0%

**(iv) Gender and consumerism cross tabulation**

			Consumerism				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Gender	Female	Count	8	67	110	5	190
		% within Gender	4.2%	35.3%	57.9%	2.6%	100.0%
	Male	Count	2	72	126	10	210
		% within Gender	1.0%	34.3%	60.0%	4.8%	100.0%
Total		Count	10	139	236	15	400
		% within Gender	2.5%	34.8%	59.0%	3.8%	100.0%

(v) **Income category and consumer rights awareness cross tabulation**

			Consumer Rights Awareness				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Income category	0-20,000	Count	0	25	214	35	274
		% within Income category	.0%	9.1%	78.1%	12.8%	100.0%
	20,001-50,000	Count	2	6	77	12	97
		% within Income category	2.1%	6.2%	79.4%	12.4%	100.0%
	Above 50,001	Count	0	3	19	7	29
		% within Income category	.0%	10.3%	65.5%	24.1%	100.0%
Total		Count	2	34	310	54	400
		% within Income category	.5%	8.5%	77.5%	13.5%	100.0%



**(vi) Income category and attitudes towards marketing practices cross tabulation**

			Attitude towards marketing practices				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Income category	0-20,000	Count	27	126	105	16	274
		% within Income category	9.9%	46.0%	38.3%	5.8%	100.0%
	20,001-50,000	Count	9	30	42	16	97
		% within Income category	9.3%	30.9%	43.3%	16.5%	100.0%
	Above 50,001	Count	5	9	9	6	29
		% within Income category	17.2%	31.0%	31.0%	20.7%	100.0%
Total		Count	41	165	156	38	400
		% within Income category	10.3%	41.3%	39.0%	9.5%	100.0%

**(vii) Income category and consumer discontent cross tabulation**

			Consumer Discontent				Total	
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0		
Income category	0-20,000	Count	18	66	133	57	274	
		% within Income category	6.6%	24.1%	48.5%	20.8%	100.0%	
	20,001-50,000	Count	16	30	47	4	97	
		% within Income category	16.5%	30.9%	48.5%	4.1%	100.0%	
	Above 50,001	Count	3	14	11	1	29	
		% within Income category	10.3%	48.3%	37.9%	3.4%	100.0%	
	Total		Count	37	110	191	62	400
			% within Income category	9.3%	27.5%	47.8%	15.5%	100.0%

**(viii) Income category and consumerism cross tabulation**

			Consumerism				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Income category	0-20,000	Count	5	95	163	11	274
		% within Income category	1.8%	34.7%	59.5%	4.0%	100.0%
	20,001-50,000	Count	4	38	54	1	97
		% within Income category	4.1%	39.2%	55.7%	1.0%	100.0%
	Above 50,001	Count	1	6	19	3	29
		% within Income category	3.4%	20.7%	65.5%	10.3%	100.0%
Total		Count	10	139	236	15	400
		% within Income category	2.5%	34.8%	59.0%	3.8%	100.0%

**(ix) Education attainment and consumer rights awareness cross tabulation**

			Consumer Rights Awareness				Total	
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0		
Education attainment	No education	Count	0	1	10	2	13	
		% within Educ. attain	.0%	7.7%	76.9%	15.4%	100.0%	
	Primary	Count	0	4	33	4	41	
		% within Educ. attain	.0%	9.8%	80.5%	9.8%	100.0%	
	Secondary	Count	0	14	129	16	159	
		% within Educ.attain	.0%	8.8%	81.1%	10.1%	100.0%	
	Tertiary	Count	2	15	138	32	187	
		% within Educ.attain	1.1%	8.0%	73.8%	17.1%	100.0%	
	Total		Count	2	34	310	54	400
			% within Educ.attain	.5%	8.5%	77.5%	13.5%	100.0%

**(x) Education level and attitude towards marketing practices cross tabulation**

			Attitude towards marketing practices				Total	
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0		
Education attainment	No education	Count	1	8	4	0	13	
		% within Educ. attain	7.7%	61.5%	30.8%	.0%	100.0%	
	Primary	Count	3	21	15	2	41	
		% within Educ. attain	7.3%	51.2%	36.6%	4.9%	100.0%	
	Secondary	Count	13	81	52	13	159	
		% within Educ. attain	8.2%	50.9%	32.7%	8.2%	100.0%	
	Tertiary	Count	24	55	85	23	187	
		% within Educ. attain	12.8%	29.4%	45.5%	12.3%	100.0%	
	Total		Count	41	165	156	38	400
			% within Educ. attain	10.3%	41.3%	39.0%	9.5%	100.0%

**(xi) Education level and consumer discontent cross tabulation**

			Consumer Discontent				Total	
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0		
Education attainment	No education	Count	0	4	3	6	13	
		% within Educ. attain	.0%	30.8%	23.1%	46.2%	100.0%	
	Primary	Count	0	8	18	15	41	
		% within Educ. attain	.0%	19.5%	43.9%	36.6%	100.0%	
	Secondary	Count	13	38	82	26	159	
		% within Educ. attain	8.2%	23.9%	51.6%	16.4%	100.0%	
	Tertiary	Count	24	60	88	15	187	
		% within Educ. attain	12.8%	32.1%	47.1%	8.0%	100.0%	
	Total		Count	37	110	191	62	400
			% within Educ.attain	9.3%	27.5%	47.8%	15.5%	100.0%

**(xii) Education attainment and consumerism**

			Consumerism				Total	
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0		
Education attainment	No education	Count	0	4	7	2	13	
		% within Educ. attain	.0%	30.8%	53.8%	15.4%	100.0%	
	Primary	Count	0	20	19	2	41	
		% within Educ. attain	.0%	48.8%	46.3%	4.9%	100.0%	
	Secondary	Count	7	52	98	2	159	
		% within Educ. attain	4.4%	32.7%	61.6%	1.3%	100.0%	
	Tertiary	Count	3	63	112	9	187	
		% within Educ. attain	1.6%	33.7%	59.9%	4.8%	100.0%	
	Total		Count	10	139	236	15	400
			% within Educ. attain	2.5%	34.8%	59.0%	3.8%	100.0%

**(xiii) Age groups and consumer rights awareness cross tabulation**

			Consumer Rights Awareness				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Age group	18-30yrs	Count	1	21	158	27	207
		% within Age group	.5%	10.1%	76.3%	13.0%	100.0%
	31-40 yrs	Count	1	8	104	17	130
		% within Age group	.8%	6.2%	80.0%	13.1%	100.0%
	Above 41yrs	Count	0	5	48	10	63
		% within Age group	.0%	7.9%	76.2%	15.9%	100.0%
Total		Count	2	34	310	54	400
		% within Age group	.5%	8.5%	77.5%	13.5%	100.0%



**(xiv) Age groups and attitude towards marketing practices cross tabulation**

			Attitude towards marketing practices				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Age group	18-30yrs	Count	18	93	80	16	207
		% within Age group	8.7%	44.9%	38.6%	7.7%	100.0%
	31-40 yrs	Count	16	47	54	13	130
		% within Age group	12.3%	36.2%	41.5%	10.0%	100.0%
	Above 41yrs	Count	7	25	22	9	63
		% within Age group	11.1%	39.7%	34.9%	14.3%	100.0%
Total		Count	41	165	156	38	400
		% within Age group	10.3%	41.3%	39.0%	9.5%	100.0%

**(xv) Age groups and consumer discontent cross tabulation**

			Consumer Discontent				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Age group	18-30yrs	Count	19	53	104	31	207
		% within Age group	9.2%	25.6%	50.2%	15.0%	100.0%
	31-40 yrs	Count	12	36	62	20	130
		% within Age group	9.2%	27.7%	47.7%	15.4%	100.0%
	Above 41yrs	Count	6	21	25	11	63
		% within Age group	9.5%	33.3%	39.7%	17.5%	100.0%
Total		Count	37	110	191	62	400
		% within Age group	9.3%	27.5%	47.8%	15.5%	100.0%

**(xvi) Age groups and consumerism cross tabulation**

			Consumerism				Total
			1.0 - 2.0	2.1 - 3.0	3.1 - 4.0	4.1 - 5.0	
Age group	18-30yrs	Count	3	68	129	7	207
		% within Age group	1.4%	32.9%	62.3%	3.4%	100.0%
	31-40 yrs	Count	6	47	72	5	130
		% within Age group	4.6%	36.2%	55.4%	3.8%	100.0%
	Above 41yrs	Count	1	24	35	3	63
		% within Age group	1.6%	38.1%	55.6%	4.8%	100.0%
Total		Count	10	139	236	15	400
		% within Age group	2.5%	34.8%	59.0%	3.8%	100.0%

**Appendix 8: Linear regression analysis and model summary**

**Variables Entered/Removed<sup>b</sup>**

Model	Variables Entered	Variables Removed	Method
1	DISC, CRA, ATTD <sup>a</sup>	.	Enter

a. All requested variables entered.

b. Dependent Variable: CONS

**i) Model summary**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.427 <sup>a</sup>	.182	.176	4.53978

a. Predictors: (Constant), DISC, CRA, ATTD

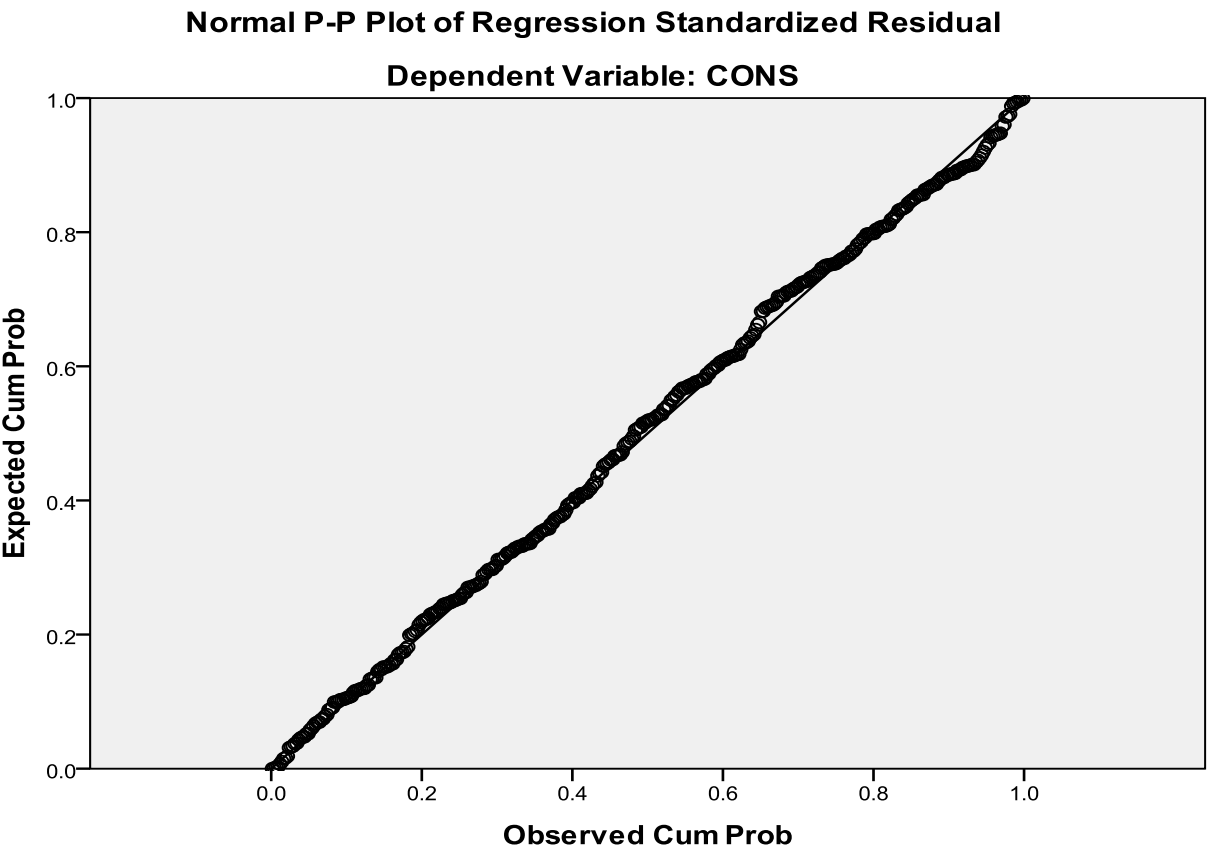
b. Dependent Variable: CONS

### Residuals Statistics<sup>a</sup>

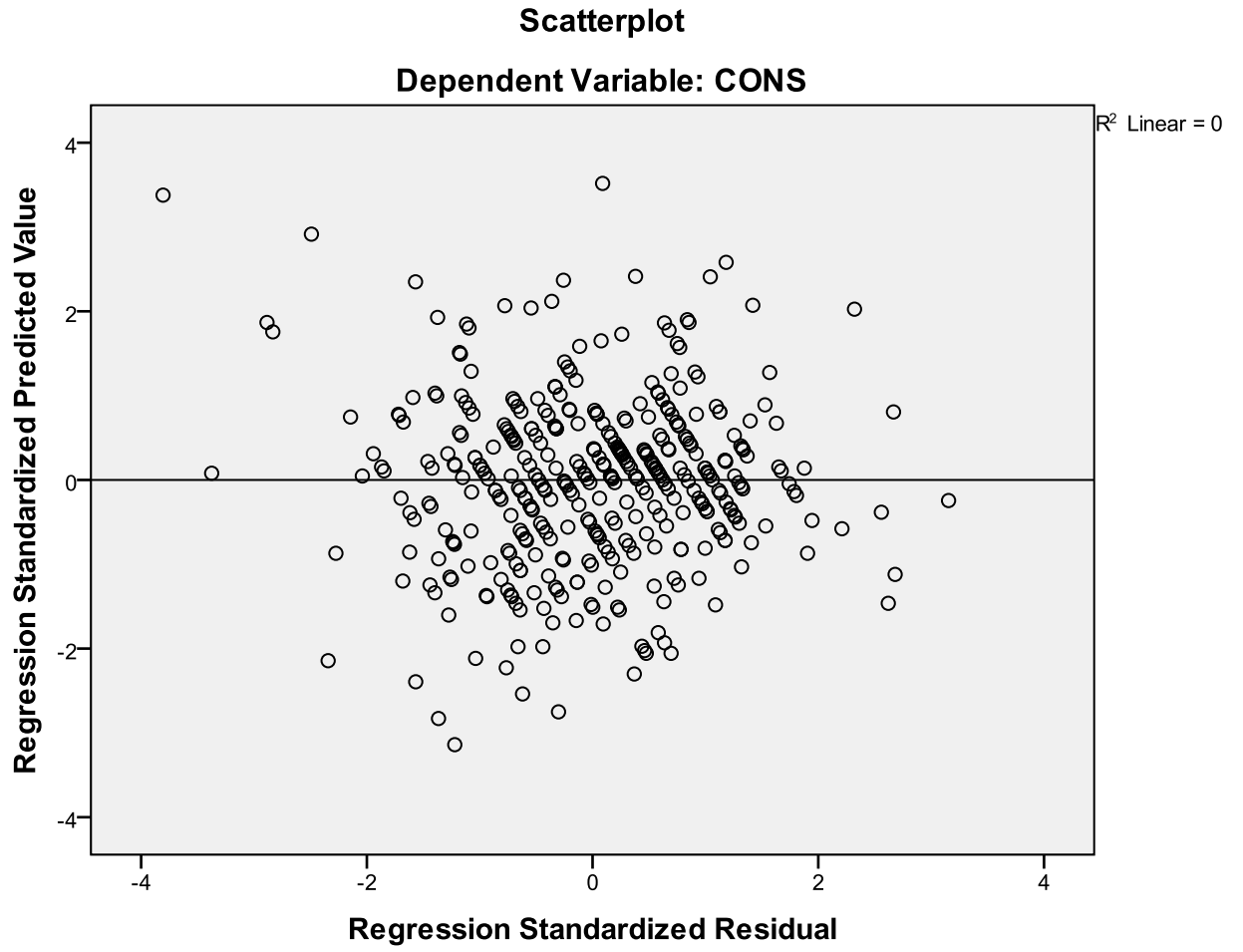
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	20.2784	36.3192	28.1750	2.13595	400
Residual	-18.06593	14.40078	.00000	4.52268	400
Std. Predicted Value	-3.697	3.813	.000	1.000	400
Std. Residual	-3.979	3.172	.000	.996	400

a. Dependent Variable: CONS

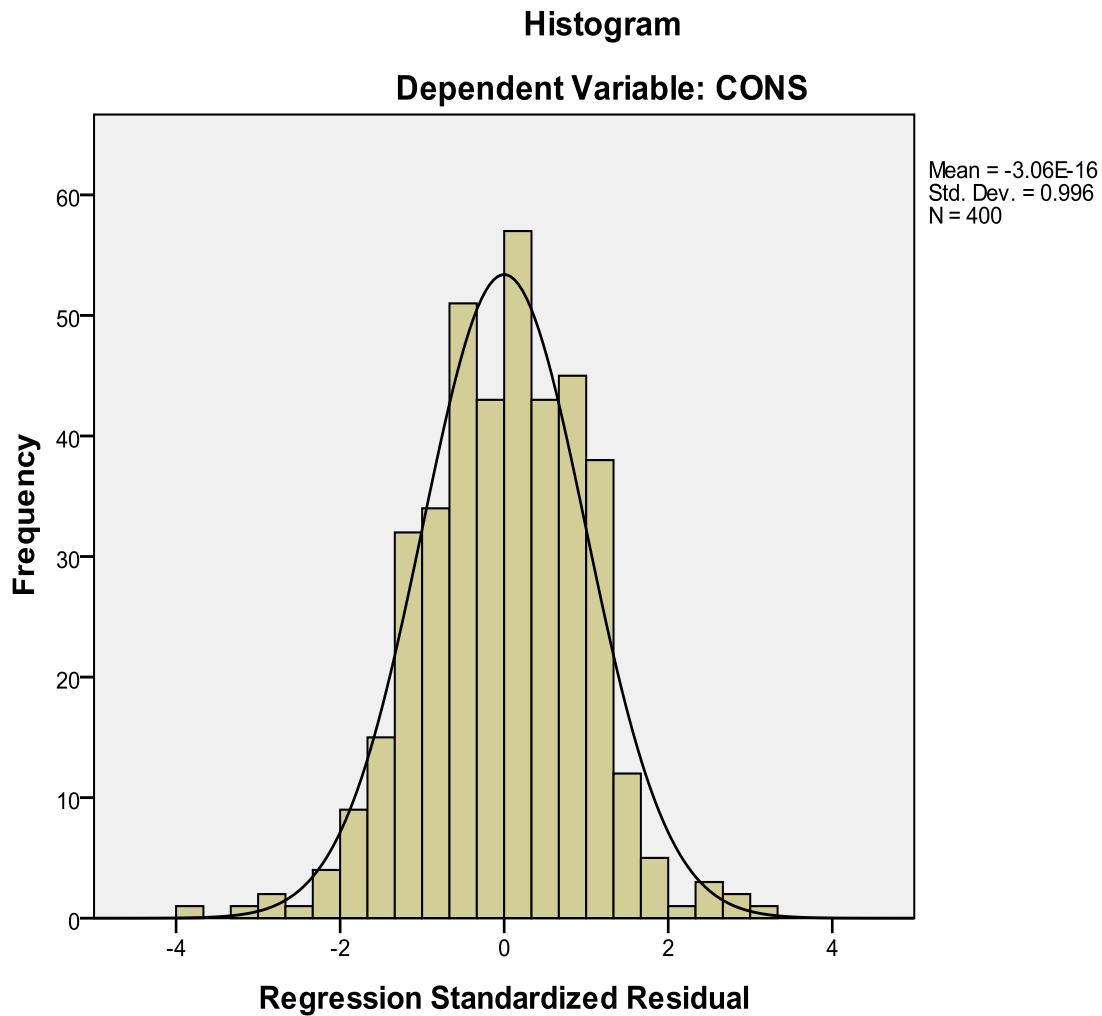
ii) P-P plot of regression standardized residuals



iii) Residuals scatter plot



iv) Residuals Histogram





v) **Shapiro-wilk test of Normality**

**Case Processing Summary**

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
CONS	400	100.0%	0	.0%	400	100.0%

**Descriptives**

		Statistic	Std. Error
CONS	Mean	28.1750	.25008
	95% Confidence Interval for Mean	Lower Bound 27.6834	
		Upper Bound 28.6666	
	5% Trimmed Mean	28.2028	
	Median	28.0000	
	Variance	25.017	
	Std. Deviation	5.00169	
	Minimum	13.00	
	Maximum	43.00	
	Range	30.00	
	Interquartile Range	7.00	
	Skewness	-.099	.122
	Kurtosis	-.060	.243

### Tests of Normality

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
CONS	.067	400	.000	.993	400	.067

a. Lilliefors Significance Correction

**vi) Breusch-Pagan/ cook-weisberg test of heteroskedasticity**

```
. regress var4 var1 var2 var3
```

Source	SS	df	MS	Number of obs =	400
Model	1820.35718	3	606.785727	F( 3, 396) =	29.44
Residual	8161.39282	396	20.6095778	Prob > F =	0.0000
Total	9981.75	399	25.0169173	R-squared =	0.1824
				Adj R-squared =	0.1762
				Root MSE =	4.5398

var4	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
var1	.0740271	.0504779	1.47	0.143	-.0252111	.1732653
var2	.0844216	.0487214	1.73	0.084	-.0113633	.1802065
var3	.3548914	.0510819	6.95	0.000	.2544659	.455317
_cons	9.723547	2.515013	3.87	0.000	4.779101	14.66799

```
. save "C:\Users\Admin\Desktop\regression stata results.dta"
file C:\Users\Admin\Desktop\regression stata results.dta saved
```

```
. . hetttest breusch-pagan/ cook-weisberg test for heteroskedasticity Ho: constant variance variables: fitted values of rate 96
variable breusch not found
r(111);
```

```
. . hetttest
```

```
Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
```

```
Ho: Constant variance
Variables: fitted values of var4
```

```
chi2(1) = 6.71
Prob > chi2 = 0.0096
```

```
. save "C:\Users\Admin\Desktop\stata results.dta"
file C:\Users\Admin\Desktop\stata results.dta saved
```

```
.
```

## Appendix 9: Descriptive statistical results

### (i) Descriptive statistics for consumer rights awareness

SN	Statements	N	Min	Max	Mean	Std. Deviation
1	It is forbidden to sell, serve and give alcohol including tobacco products to persons under the age of 18yrs	400	1.00	5.00	4.4675	.78133
2	Citizens are entitled to be continuously provided with services of general economic interest such as water and electricity	400	.00	5.00	4.0900	.84480
3	It is forbidden for a salesperson to mislead the consumer that a certain product is cheaper than other offerings, when that information is not true or confirmed	400	.00	5.00	4.0725	1.17076
4	Price lists should be visibly displayed by the trader at places where the product or service is sold	400	.00	5.00	4.0550	.94031
5	If a consumer buys a product that is to be delivered by the trader and gets damaged in the process, the trader should bear the cost of damage	400	1.00	5.00	3.9600	1.06359
6	Guarantees are not the only source of protection if the product occurs to be defective	400	1.00	5.00	3.6700	1.09960
7	The provider of essential services like water and electricity has the right to disconnect if the consumer does not pay the bill within a month	400	1.00	44.00	3.6400	2.29752

8	It is not allowed to contact the consumer personally for the purpose of promoting a product without the consent of the consumer	400	.00	5.00	3.3825	1.31740
9	Customers have the right to return a product within 14 days if he/she changes his/her mind for any reason (even if the product is not defective)	400	.00	5.00	2.9900	1.35997
10	The trader is allowed even after the contract is signed to increase the price of the product or service due to unexpected costs	400	.00	5.00	2.1850	1.26085

(ii) **Descriptive statistics for attitude towards marketing practices**

SN	Statements	N	Min	Max	Mean	Std. Deviation
	<b>Product quality</b>					
1	The quality of products I buy today is as good as expected	400	1.00	5.00	3.2850	1.27390
2	The companies that make products I buy don't care enough about how well they perform	400	.00	5.00	2.8775	1.29873
3	Too many of the products I buy are defective in some way	400	.00	5.00	2.8075	1.16354
4	Products are not made as well as they used to be	400	.00	5.00	2.5375	1.17133
	<b>Pricing of products</b>					
5	Competition between companies keeps prices reasonable	400	.00	5.00	3.6275	1.21962

6	Most prices are reasonable considering the high cost of doing business	400	.00	5.00	3.1450	1.16291
7	Most of the products I buy are overpriced	400	.00	5.00	2.0400	1.03735
	<b>Advertising for products</b>	N	Min	Max	Mean	Std. Deviation
8	If most advertising was eliminated ,consumers would be better of	400	.00	5.00	3.4975	1.34332
9	Most advertising provides consumers with essential information	400	.00	5.00	3.4750	1.27807
10	Most advertising makes false claims and is intended to deceive consumers	400	.00	5.00	2.7500	1.28905
	<b>Retailing</b>	N	Min	Max	Mean	Std. Deviation
11	Most retail stores serve customers well	400	.00	5.00	3.8725	.89344
12	Most retail stores provide an adequate selection of merchandise	400	.00	5.00	3.5900	.92955
13	When I need assistance in a shop , I am usually not able to get it	400	.00	5.00	3.5250	1.17807
	<b>Marketing in general</b>	N	Min	Max	Mean	Std. Deviation
14	Marketers offer guarantees and warranties are adequate in protecting consumers	400	.00	5.00	3.2925	1.18340
15	Marketers do not provide sufficient information about products and services they produce	400	.00	5.00	2.8625	1.17774

**(iii) Descriptive statistics for consumer discontent**

	<b>Statements</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
1	Business earn very high profits by exploiting the environment and consumers	400	1.00	5.00	3.7575	1.22983
2	All business really wants to do is make the most money it can	400	.00	5.00	3.5450	1.20483
3	Business no longer manufacturer products that last, products that last for a long time are a thing of the past	400	.00	5.00	3.4750	1.27611
4	When a product is advertised as “new” or “improved”, it is the same old thing only in a different package	400	1.00	5.00	3.3100	1.28765
5	Business have become more responsive to the minorities and under-privileged by providing them with jobs	400	1.00	5.00	3.2550	1.14159
6	Business are the one using up our natural resources but does nothing to replace what has been taken	400	.00	5.00	3.2425	1.10759
7	Companies are not willing to listen to consumer problems and even fail to show concern for their welfare	400	.00	5.00	3.1525	1.26421
8	Business firms usually stand behind their products and guarantees	400	1.00	5.00	2.9025	1.10954
9	Most companies have a complaint department which backs up their products and handles consumer complaints	400	.00	5.00	2.8625	1.13217

10	Business take a real interest in the environment and is trying to improve it	400	.00	5.00	2.7500	1.14051
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**(iv) Descriptive statistics for consumerism**

	<b>Statements</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
1	When faced with dissatisfactory products or services, I complain to retailer, or wholesaler or even the manufacturers	400	1.00	5.00	3.8450	1.09498
2	I am willing to join a consumer organization or forum that provides me with security and information on consumer issues	400	.00	5.00	3.7975	1.08371
3	I am willing to make financial contributions to a consumer organization that helps me to seek redress in case of dissatisfactory goods or services	400	1.00	5.00	3.4500	1.15361
4	I am willing to get involved and participate in calls for protests, boycotts or demonstrations over incidences of consumer exploitation	400	1.00	5.00	3.3750	1.23620
5	When faced with dissatisfactory products or services, I advice my friends, family members and colleagues not to use purchase that product or service	400	1.00	5.00	3.2475	1.30211
6	When faced with dissatisfactory products or services, I stop future purchases of that product or services	400	1.00	5.00	3.2275	1.30959



7	I have not been taking any action whenever I am dissatisfied with a good or service that I have purchased	400	.00	5.00	3.1325	1.39994
8	Whenever dissatisfied with a good or service, I file a court suit in case my complaints are not heard by retailer, wholesaler or manufactures	400	.00	5.00	2.1800	.96692
9	Whenever dissatisfied with a good or service, I report to the matter to a consumer organization or a government agency such as KEBS	400	.00	5.00	2.1750	.88109

## Appendix 10: Instrument reliability tests

### (i) Cronbach's Alpha results

#### Case Processing Summary

		N	%
Cases	Valid	400	100.0
	Excluded <sup>a</sup>	0	.0
	Total	400	100.0

a. Listwise deletion based on all variables in the procedure.

#### Reliability Statistics

Cronbach's Alpha	N of Items
.679	44

### (ii) Factor analysis results

#### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.496	19.308	19.308	8.496	19.308	19.308	6.303	14.325	14.325
2	3.121	7.094	26.402	3.121	7.094	26.402	3.030	6.886	21.211
3	2.688	6.109	32.510	2.688	6.109	32.510	2.588	5.881	27.093
4	2.384	5.417	37.928	2.384	5.417	37.928	2.284	5.190	32.283

5	1.826	4.149	42.077	1.826	4.149	42.077	2.282	5.186	37.468
6	1.664	3.782	45.859	1.664	3.782	45.859	2.099	4.771	42.239
7	1.495	3.397	49.256	1.495	3.397	49.256	1.929	4.384	46.623
8	1.317	2.994	52.250	1.317	2.994	52.250	1.601	3.638	50.261
9	1.113	2.530	54.780	1.113	2.530	54.780	1.483	3.372	53.632
10	1.078	2.451	57.231	1.078	2.451	57.231	1.345	3.057	56.690
11	1.010	2.296	59.527	1.010	2.296	59.527	1.248	2.837	59.527
12	.986	2.240	61.767						
13	.971	2.207	63.974						
14	.956	2.173	66.147						
15	.886	2.015	68.162						
16	.864	1.964	70.125						
17	.813	1.847	71.972						
18	.784	1.782	73.754						
19	.722	1.640	75.395						
20	.687	1.561	76.956						
21	.660	1.500	78.456						
22	.642	1.460	79.916						
23	.621	1.412	81.328						
24	.610	1.387	82.716						
25	.592	1.346	84.062						
26	.537	1.221	85.283						
27	.525	1.194	86.476						
28	.500	1.136	87.612						
29	.473	1.075	88.687						
30	.465	1.056	89.743						
31	.447	1.016	90.759						
32	.412	.937	91.696						
33	.390	.887	92.583						
34	.382	.868	93.451						

35	.376	.855	94.306					
36	.358	.815	95.121					
37	.347	.788	95.909					
38	.327	.742	96.651					
39	.306	.696	97.347					
40	.287	.653	98.000					
41	.261	.594	98.593					
42	.241	.549	99.142					
43	.232	.527	99.669					
44	.146	.331	100.000					

Extraction Method: Principal Component Analysis.