



science & innovation

Department:
Science and Innovation
REPUBLIC OF SOUTH AFRICA



ATTITUDES TOWARDS CONSUMER RIGHTS AND PROTECTION IN SOUTH AFRICA

Findings from Round 17 of the South African Social Attitudes Survey (2020/21)



NATIONAL CONSUMER COMMISSION
a member of the dti group

Report prepared for

National Consumer Commission (NCC)
Building C, South African Bureau of Standards Campus (SABS),
01 Dr. Lategan Road, Groenkloof,
Pretoria

by

Human Sciences Research Council (HSRC)
Developmental, Capable and Ethical State (DCES) research programme

March 2021

HSRC Board: Prof. Mvuyo Tom (Chairperson), Prof. Lindiwe Zungu, Ms Precious Sibiyi, Ms Nasima Badsha, Prof. Relebohile Moletsane, Advocate Roshan Dehal, Prof. Mark Bussin, Prof. Crain Soudien (CEO)

www.hsrc.ac.za

Pretoria Office: 134 Pretorius Street, Pretoria, 0002, South Africa. Private Bag X41, Pretoria, 0001, South Africa.
Tel: +27 12 302 2000 Fax: +27 12 302 2299/2149

Cape Town Office: 116 – 118 Merchant House Building, Buitengracht Street, Cape Town, 8001, South Africa. Private Bag X9182, Cape Town, 8000, South Africa.

Durban Office: The Atrium, 5th Floor, 430 Peter Mokaba Street, Berea, South Africa. PO Box 37429, Durban, South Africa.
Tel: +27 31 242 5400 Fax: +27 31 242 5401

Pietermaritzburg Office: Old Bus Depot, Mbubu Road, Sweetwaters. PO Box 90, Msunduzi, 3200, South Africa.
Tel: +27 33 324 5000 Fax: +27 33 324 1131

Acknowledgements

We would like to express our appreciation to the following individuals who contributed to the successful completion of this study on attitudes towards the National Consumer Council (NCC)

- The NCC and specifically Dr Nedson Pophiwa for commissioning the project and assisting throughout the project.
- Dr Benjamin Roberts, Mrs. Jare Struwig, Dr Steven Gordon for running and managing the project.
- The NCC administrative team for support on the project.
- The 2844 South Africans who generously gave of their time to participate in the survey and share their views and experiences.
- The NCC managing team for support and guidance and for supplying background documents to review for this project.
- The HSRC SASAS doctoral interns, Ms. Samela Mtyingizane, Mrs. Thobeka Zondi, and Mr. Ngqapheli Mchunu, as well as the SASAS data manager, Dr. Mercy Ngungu, for their assistance during the collection and processing of the data.
- Ms. Busi Mamba, Mrs. Koshen Govender and Mrs. Deshanie Reddy for handling the administration related to the project.
- The HSRC's provincial supervisors, sub-supervisors and data collectors who traversed the country - often under difficult circumstances - to ensure that high-quality information was collected from all those who were interviewed.

Acronyms

CPA:	Consumer Protection Act
COVID-19	Coronavirus disease of 2019
GIS	Geographic Information Systems
LRA	Labour Relations Act
NCC	National Consumer Commission
SAL	Small Area Layer
SASAS	South African Social Attitudes Survey

Executive summary

THE AIM OF THE SURVEY SERIES

The confidence in the National Consumer Commission (NCC) survey is a nationally representative, cross-sectional survey that was conducted by the Human Sciences Research Council (HSRC) as part of the South African Social Attitudes Survey (SASAS). The intention of this project is to determine general attitudes towards the NCC. More specifically the project aimed to evaluate public levels of knowledge of the NCC, to probe confidence in the NCC, and to determine perceptions of its effectiveness as well as procedural and distributive fairness. The ultimate aim of the study was therefore to gain a national overview of attitudes and perceptions towards the NCC.

RESEARCH METHODOLOGY

The survey consists of a sample of 500 Population Census Small Area Layers (SALs) which was the primary sampling units, stratified by province, geographical sub-type, and majority population group. A total of 2844 individuals aged 16 and older were interviewed in households which were geographically spread across the country's nine provinces. The data was weighted and benchmarked to the latest available mid-year population estimates (2020) to ensure that the results are representative of the population older than 15 years. Adherence to ethical and quality protocols was stringent. Given that it was a weighted national representative sample this survey represents the views of 42,573,093 South Africans of 16 years and older.

SURVEY FINDINGS

Knowledge and awareness of consumer rights and protection

One of the key mandates of the NCC is to increase awareness and knowledge and to promote public awareness on consumer protection matters by implementing education and awareness measures on the provisions of the Consumer Protection Act (CPA). To determine public knowledge on issues pertaining to consumer rights and protection, survey respondents were asked to assess their knowledge of the customer care desk (at large shops), the NCC, and CPA. Two fifths of South Africans (40%) have never heard of a customer care desk, half (52%) have never heard of the NCC and 48% have never heard of the CPA. Just under a fifth (17%) stated they knew enough about the customer care desk to be able to explain it to a friend and just over a tenth (11%) were able to explain the functions of the NCC and CPA to a friend.

Looking beyond the national average, we find a considerable degree of variation in knowledge and awareness between subgroups, the only exception being gender where no difference between men and women were found. Among the age groups, an inverse U curve is noted, with the youngest cohort as well as the oldest cohort least aware of all three these products. The highest awareness levels is found for the 25 -49 year olds, which is likely a function of them being in the labour market and in full-time employment. White and Indian/Asian adults were much more aware of the customer care desk, NCC and CPA than black African and coloured adults. As could be expected, a strong educational gradient was found, with the tertiary-educated much more aware of these entities than the rest. One of the most interesting and fundamental subgroup variation was found between the provinces. Limpopo province had the lowest awareness levels and KwaZulu-Natal the second lowest. Awareness of the NCC in Limpopo was as low as 9%, therefore indicating that barely 1 in 10 people in this province are aware of the NCC. General low levels of awareness were also found for Mpumalanga, North West,

Eastern Cape and to a lesser extent Northern Cape. Higher than average awareness ratings were noted for the Western Cape, Free State and Gauteng.

Contact with the National Consumer Commission

Beyond direct contact, exposure to institutions via networks also has an impact on attitudes and potentially influences perceptions about the institution. A specific question relating to contact and exposure were asked namely: *Have you, a family member or close friend ever made use of the National Consumer Commission (NCC) services?* This survey found that only 3% of adult South Africans have ever had any contact (direct or indirect) with the NCC. Figure 8:

General consumer attitudes

One of the basic elements of consumer protection is that consumers should have some form of recourse when they feel that their rights as a consumer has been violated. The first port of call is inevitably retailers or companies. We interrogate adult South African's perceptions of companies and retailers and their perceptions about how easy or difficult it is to get matters resolved in South Africa. The dominant response from about half of South Africans was that consumer issues could be relatively easy resolved and that there was procedural fairness in handling consumer complaints. Despite this, South Africans did feel that most retailers and manufacturers had profit taking rather than customer care as their main agenda.

Consumer recourse behaviour

Reporting consumer complaints. To establish the frequency with which consumers in South Africa complain about a product or service that they were provided, the following question was put to survey participants who: "If you are unhappy about a product or service you receive from a shop or company, how often do you tend to complain about your problem?" About a third of South Africans said that they either always (12%) or often (21%) complained. Overall, a majority of those consumers who have had a problem with a product or service said that they either often or always make a complaint. Significant provincial differences were noted in the consumption behaviour of South Africans. Consumers in Limpopo are less willing than residents in other parts of the country to admit to having a problem with a product or service. Around half of consumers in Mpumalanga (50%) and Gauteng (46%) were reluctant to concede that they brought an inadequate product or service. Provincial residents, by contrast, in KwaZulu-Natal and Eastern Cape are much more liable to admit having made such a purchase. A strong socio-economic class gradient underscored complaint behaviour with significant differences noted between the socio-economic status groups. The non-poor were far more likely to report a willingness to complain frequently. Interestingly, consumers who were union members were found to be more willing to engage in complaining behaviour than their non-union counterparts.

Specific recourse actions. Adult South Africans who have who have had a complaint and sought to resolve it were asked about specific recourse action taken. A distinct majority (54%) of this group said that they tried to resolve the matter directly with the customer care line or department of the provider of the product or service. The second most common response was to complete and submit a complaint form to the provider and this method was used by 19% of consumers seeking to resolve a complaint. Overall, it would seem that most consumers sought to resolve their complaint by complaining directly to the company or store and few went to a third party for arbitration. A relatively small proportion submitted their complaint to the NCC, only 12% of all consumers who had experienced a bad product or service and wanted retribution. Other options available to consumers (such as a lawyer, an industry association, or the pertinent Ombudsman) were found to be quite unpopular with the general public.

There was clear evidence of a class effect informing contact with the NCC amongst consumers who had a complaint and sought to correct it. Those with lower education were much less likely to contact the Commission than individuals with a post-matric education. Some population group effects were noted with white consumers more liable to contact the organisation than other groups. A customer care line or department was very popular amongst the white consumer, 76% of this group told fieldworkers that they had made use of customer care facilities at companies when seeking to resolve a complaint. More than three-fifths (61%) of those consumers who were non-poor had made use of a customer care line or department. This can be unfavourably compared to 52% of those just getting along and 41% of the poor. A considerable class gradient was also noted for the likelihood of submitting a complaint forms and appointing lawyers to assist with the more affluent much more likely to take such action.

Demand for the National Consumer Commission

Just under two-thirds (63%) of South Africans felt it was important to have the NCC, with 29% believing that it was very important and 34% stating it is somewhat important. By contrast, 16% of adults remained unconvinced of the need for the NCC, of which 4% stated that the regulator was 'not at all' important and 11% regarding it as 'not very' important. A fifth (21%) were uncertain how to respond to the question, which is a relatively high share and is likely to reflect circumscribed awareness of the Commission and its roles and responsibilities.

Across all the subgroups examined, the share viewing the National Consumer Commission as a necessary regulatory authority ranged between 49% and 77%. With a few exceptions (those with a primary-level education, pensioners, the unemployed) at least 60% of South Africans across different demographic and socio-economic backgrounds rated the NCC as a consumer body that is needed in the country. White and Indian adults were more likely to rate the NCC as an important body than black African and coloured adults. There was a class-based differences underlying the perceived importance of the Commission, with demand increasing with educational attainment. In addition, a larger share of those in full-time employment regarded the NCC as important compared to part-time employees and the unemployed. Union members were also slightly more likely to express a demand for the NCC than workers who have never belonged to a trade union. From an informational standpoint, those who are frequently active on social media were more convinced of the importance of the Commission those not using social media (74% vs. 57% 'important').

Preferred channels for registering a complaint with the National Consumer Commission

Concerning the preferred channels for registering a complaint to the NCC, a definite preference were given to SMS or WhatsApp. Almost two-fifths (39%) of South Africans preferred this as a way of registering complaints with the NCC. Visiting a NCC branch was the second most popular option, with just under a third (32%) preferring this option. A fifth (20%) stated that the NCC website, a Call Centre or communication via social media (including Facebook and Twitter) was their preferred option of communicating with the NCC. Significantly fewer (11%) mentioned email communication as the preferred way of register a complaint with the NCC.

Signs of a COVID-19 effect

The COVID-19 disruption that occurred to the SASAS Round 17 field round due to the national lockdown in late March 2020 meant that approximately 40% of interviews were conducted prior to the lockdown, and the balance eight months later, between November 2020 and February 2021. This presented an opportunity to examine whether the COVID-19 pandemic has had any influence on consumer knowledge, attitudes, recourse, and informational preferences. The results show that experiences of the COVID-19 pandemic and lockdown had little bearing on knowledge of consumer protection issues had little bearing, with the exception of increasing awareness of consumer care desks. There was no evidence to suggest a change in consumer attitudes (ease of redress; procedural

fairness of retailers/companies; and business profit maximisation over customer support). Recourse-related attitudes and behaviour showed a greater sign of change during 2020, with demand for government consumer protection decline by 8 percentage points, customer complaining behaviour increasing 7 percentage points, and some fluctuation on specific recourse actions. Contact with the NCC remained unchanged, while demand for the NCC fell by 6 percentage points. As for preferred NCC information channels, the share opting for the NCC website and social media increased slightly, which might reflect the greater tendency for consumers to be working from home following since the national COVID lockdown.

Modelling consumer recourse behaviour

We explored the factors that predicted the frequency of self-reported consumer complaint behaviour. We applied a multivariate (multinomial) regression analysis to identify these factors. An appropriate item had to be constructed that could measure this type of consumer behaviour. After careful deliberation, the research team derived a suitable variable from the following question: “[i]f you are unhappy about a product or service you receive from a shop or company, how often do you tend to complain about your problem?.” The item under discussion was coded as follows: (i) ‘always/often’; (ii) ‘seldom’; (iii) ‘never’; and (iv) ‘not applicable/don't know’. We discovered that contacting (whether directly or indirectly) the NCC decreased the log odds of choosing ‘never’ versus the base outcome. Looking at this outcome, it would seem that having contact with the Commission (either direct or indirect) did reduce the probability that an individual would never act on a consumer complaint. Knowledge of consumer protection reduced the likelihood of either never having had a complaint or of never acting on a consumer complaint. Compared to the base outcome, a one unit increase on the knowledge scale reduced the log odds of selecting ‘never’ and ‘not applicable/don't know’. These model outputs confirmed our initial expectations and suggested that knowledge of consumer protection makes an individual more liable to act on that knowledge. In addition, we found that disagreeing with the statement ‘consumer conflict are easy resolve’ increased the log odds of selecting ‘never’ over ‘always/often’. This suggests that people who think that consumer conflicts are simple to solve, are less likely to have ever complained about a consumer protection issue.

Turning now to the factors that predict public assessments of the importance of the NCC, we employ a multivariate (multinomial) regression model. A suitable item had to be assembled that could evaluate attitudes of this type. After thorough discussion, the research team derived an appropriate variable from the following question: “[t]o what extent do you feel that it is important to have a National Consumer Commission?” The item under consideration was coded as follows: (i) ‘very important’; (ii) ‘somewhat important’; (iii) ‘not important’; and (iv) ‘don't know’. Subjective poverty, population group and age did not act as robust predictors of the dependent variable in our model. It would appear that having contact with the Commission (either direct or indirect) was a robust driver of public attitudes towards the NCC. Having an encounter with the organisation, in other words, improved the chances that you would give the NCC a favourable evaluation. Our knowledge variable had a statistically significant correlation with the dependent in two of the three pairings. The more knowledgeable an individual was about consumer protection, the more willing the person to think that the Commission was important. Disagreeing with the statements ‘companies handled consumer complaints fairly’ and ‘companies favoured profits over customers’ improved the chances that an individual would answer ‘not important’ in the second pairing. This shows us how attitudes towards consumer protection can alter how we think about the Commission.

CONCLUSION

The results of this survey module on attitudes towards consumer protection and rights, while consisted of 13 questions, has managed to provide key insight into the mind of the consumer at a particularly vulnerable time during the country’s contemporary history. The COVID-19 pandemic has led to growing socio-economic vulnerability and social disadvantage, compounding pre-existing

national challenges such as poverty, unemployment and inequality. In such as context, the need for consumer protection becomes particularly salient, ensuring that consumers are not exposed to unfair business practices that would ultimately place individuals and households under increasing duress. The study has aim to test a basic conceptual model, in which awareness of consumer protection issues, contact with resolution dispute bodies such as the NCC, and consumer attitudes, together with personal and household-level socio-demographic traits, have an influence on demand for government consumer protection and a tendency to engage in redress-promoting behaviour. This model has largely shown to hold true in the South African case.

The survey results also offer salient findings that would have a bearing on consumer education initiatives in future. Not only has it shown that there is considerable scope for further enhancing knowledge of consumer rights and protection, but it has also provided insight into differentiated need among the South African public. There remain clear class and spatial divisions in knowledge, attitudes and beliefs in the country. Given that these all exert a bearing on recourse-seeking behaviour, ensuring that consumer awareness is promoted through targeted campaigns and interventions is crucial, especially given the globalised and increasingly online nature of markets and market transactions. The fact that consumers were less likely to express negative views in response to many items included in the survey, but rather displayed higher levels of uncertainty and ambivalence also suggests that educational campaigns may be able to reach this 'moveable middle', and that this information is likely to reinforce a pro-consumer protection stance.

A large majority of South Africans have never made use of the services of the National Consumer Commission, and more than half have never heard of the institution. This again speaks to the need for ongoing efforts at sensitising the public about the NCC, and when it is appropriate to approach it for assistance. An encouraging message from the survey is that nearly two-thirds (63%) believe the NCC is an important mechanism for promoting consumer rights and protection, which is reflected in the more general public demand for consumer protection. The survey findings also offers the NCC insight into the different ways in which the public wishes to receive information about its services, which can also be used to develop targeted and differentiated education initiatives.

Finally, the survey showed that the COVID-19 pandemic did not radically alter patterns of knowledge, contact with the NCC or general consumer attitudes. It did exert some influence on recourse attitudes and behaviour, though the scale of this effect was mostly in the 5 to 10 percentage point range. Even though the experiences of the past year have weighed heavily on consumers and business alike, the general stability of the consumer predispositions examined in the study, especially given their tendency to favour an active consumer philosophy, is something to celebrate. While more can be done to ensure that the values and rights embedded in the Consumer Protection Act are reflected in South African consumer culture, it is apparent that, after more than a decade since the promulgation of the Act and the establishment of recourse mechanisms such as the National Consumer Commission, we are on the right path to achieving this.

1. Introduction

Many South African consumers are vulnerable to unfair practices by suppliers of goods and services. The Consumer Protection Act (No. 68 of 2008) seeks to help consumers by endorsing an impartial and user-friendly marketplace for products and services. The Act was designed to create and sustain national norms and standards related to consumer protection and to outlaw specific unjust marketing and business practices. However, there are a series of trends that present significant challenges to the realisation of this proposed consumer protection ecosystem. This includes slow economic growth as well as poor public knowledge of existing consumer legislation and regulation. These trends contribute to the vulnerability of consumers and there is, therefore, a need to educate the consumer about their rights when purchasing products or services.

At this critical junction in our nation's history there is a considerable need to better understand consumers' levels of awareness and attitudes towards consumer protection. Attitudinal studies that focus on this question are scarce given the availability of existing datasets and the ability of researchers to capture attitudinal data on a national representative level. This gap in our understanding limits our ability to meaningfully discuss the public's understandings of, and attitudes towards the National Consumer Commission. The proposed research will redress this situation, promoting a discussion on the future of consumer protection in South Africa. We understand that the Commission wants to establish a baseline of consumer knowledge and experiences. We hope to contribute to the Commission's ongoing assessment of the wider consumer protection ecosystem.

Consumer protection is an essential part of any, effective, successful and fair modern marketplace. Protecting consumers from unjust and misleading providers is a crucial mandate of any democratic economy. If left unchecked, unscrupulous business practices (big and small) will impede the creation of a competitive, honest and equitable economy for all. In the last decade, domestic and regional trading environments have transformed substantially. New markets in Africa, in particular, have opened up and there has been a considerable surge in the movement of people, goods and services across continental borders. As these markets change, we have seen the growth of scams and unfair practices in South African consumer markets. Protecting the consumer is a particular challenge in South Africa, many local consumers are often made vulnerable by their lack of economic resources, low literacy and geographic position. Moreover, many lack adequate an awareness of their rights and have limited access to effective systems of redress. Protecting consumers in such an environment is one of the important drivers of economic competitiveness.

The NCC was established by the Consumer Protection Act (No. 68 of 2008), hereafter the CPA, in terms of Section 85 of the Act. The CPA lays out a vision of a fair, accessible and sustainable marketplace for consumer products and services in South Africa. The goal of the Commission is to uphold that vision by preserving consumer rights (under the principles enshrined in the country's Bill of Rights) and promote equitable business practices. By requiring competitive prices and improved product and service quality from providers, the NCC is promoting fair and sustainable economic growth in South Africa. Its mandate is to work towards improved standards of consumer information, responsible consumer behaviour and the prohibition of unethical business practices. NCC reports to the Department of Trade and Industry (DTI) and works in particular, with the DTI's Consumer and Corporate Regulation Division (CCRD). The Commission works with the CCRD to promote a consistent legislative and enforcement framework to guarantee consumer protection. The NCC and the DTI also work with a variety of provincial authorities to help conciliate and mediate disputes between consumers and suppliers with the goal of promoting an equitable marketplace.

The South African economy has, for the last ten years, struggled. According to the World Bank, Gross Domestic Product (GDP) per capita Purchasing Power Parity (PPP) has fallen, dropping from \$12,628 in 2008 to \$12,482 in 2018. Hard economic times have been exacerbated by the economic instability brought by the COVID-19 pandemic. The economy perhaps contracted by 7% last year -after a long period of weak growth. Given these precarious consumer markets, the role of the NCC to provide stability and consumer protection has become more and more important. However, there are signs that the national economy is perhaps doing better than we may have thought. According to data from Investec Securities and the South African Reserve Bank, estimated household savings seem to have increased in 2020. The country could see, if these numbers are to be believed, a viable economic recovery post-pandemic.

As outlined above, the COVID-19 pandemic has had a significant impact on local consumer markets. The Commission was particularly concerned about business attempts to raise prices to unmerited levels. In addition, consumers have engaged in panic buying of certain goods (e.g., soaps, sanitizing, products and foodstuffs etc.) which is a context that can lead to abuses. The NCC set up a joint task team to help the relevant authorities implement the regulations and directive announced by the DTI to combat unethical business practices during COVID-19. In addition, the NCC launched a COVID-19 toll free line to enable consumers to lodge complaints concerning to unfair price gouging^[1]. In spite of the challenges faced by the Commission, the NCC has managed to deliver on its strategy to enforce the CPA. The NCC achieved 90% of its targets. Consider, for example, the recent Timeshare Inquiry Report which was produced by an internal Task Team investigation with the Vocational Ownership industry. Over a four-month period approximately 997 “contracts in perpetuity” have been cancelled. As a result, consumers saved at least R1.6 million in the first year of cancellation.

One of the core mandates of the NCC is compliance with the CPA through advocacy, education and awareness. The Commission conducts targeted consumer education and awareness initiatives and has developed relevant consumer protection related education material. There has been significant growth in demand on the education and awareness resources of the NCC during the last few years. This occurred at the same time as growing demand for the Commission to address the proliferation of unsafe and/or defective products in the South Africa economy. The demands placed on the NCC to prosecute its mandate under the CPA warrants additional resources as the country works to recover from the COVID-19 pandemic. At the time of writing there is a realignment of the NCC’s structure according to the Commission latest annual report. The necessity to modify the existing structure is needed to meet the demands of our time and provide further resources for consumer education.

Consumer markets in South Africa are changing, and in the context of this period of change the NCC must appropriately re-align itself to the new needs of these tough times. One of the ways to do this, recognised by the Commission, is a greater focus on user engagement. The NCC has committed to a greater level of public engagement. The organisation appreciates that it can only positively impact consumer markets if it understands what the ordinary public wants and how they think. Through a comprehensive understanding of public opinion, the NCC can act timeously and proactively to the changing demands of consumers. The goal of the current study is to provide the Commission with a roadmap of adult public opinion in South African society. This roadmap can be used by the NCC to ensure that it achieves the ambitious goals it has set for itself during the 2021/22 financial year and beyond.

^[1] In the first week that the NCC setup the tollfree line, they received a total of 713 calls. Most of the calls (87%) translated into 238 complaints on suspected price gouging on essential products. The total number of suppliers connected to the complaints was 210. Interestingly, the companies accused ranged from the small corner shop to the large suppliers of goods and services. Most calls came from KwaZulu-Natal and Gauteng.

1.1 Objectives of the study

The objectives of the proposed research are:

- Investigate consumers' levels of awareness of the National Consumer Commission and consumer protection laws.
- Determine consumers' attitudes towards consumer protection and what implications these have for consumer vulnerability
- Establish consumers' awareness of alternative organisations that can help consumer resolve disputes with business.
- Determine consumers' level of trust in complaints handling and dispute resolution processes.
- Appraise the proportion of participating consumers who experienced a problem with a product of service within two years of purchasing.
- Examine participating consumers' likelihood to take action to resolve a problem with their purchased goods or services.

1.2 Conceptual framework

In commissioning the HSRC to include a short module on questions in its annual round of the South African Social Attitudes Survey (SASAS), the National Consumer Commission expressed interest in the pattern and associations between various conceptual constructs related to consumer rights and protection. These draw directly from the research objectives outlined above, and address elements of awareness, attitudinal predispositions, and recourse related beliefs and behaviour. In addition, contact with the NCC, demand for the NCC and its services, and well as preferred channels through which to receive information about registering a complaint with the Commission were incorporated into the design.

In **Figure 1**, we present a conceptual diagram that indicates the envisaged relationships between the different conceptual constructs selected for inclusion in the survey. We provide a brief description of these below. The exact wording of the questions in the survey module, and the associated response codes, are presented in Appendix 1.

Figure 1: Diagrammatic representation of conceptual model



2. Research methodology

Before discussing the specific methodology employed by the research project, it is important to give context to the data gathering phase given the COVID-19 pandemic. Fieldwork for this SASAS round began in late February 2020 but was interrupted when the President announced the national lockdown in response to the Covid-19 pandemic, which came into effect on 27 March. At the time of survey suspension, approximately 40% of interviews had been completed (in this report these interviews will be referred to as pre-COVID-19 interviews). After approximately six months, on 21 September 2020, restrictions were lowered to alert level 1 and the HSRC deemed it safe to send fieldworkers back to the field, subject to a re-application to the HSRC's Research Ethics Committee (REC). The REC required a complete new SASAS fieldwork plan and an outline of safety protocols to safeguard survey participants and the interviewing teams. Approval to continue fieldwork was granted in October 2020 and in early November 2020 fieldwork resumed (referred to as post-COVID-19 interviews).

Figure 2: Fieldworkers pre-COVID-19



Figure 3: Fieldworkers post-COVID-19



By January 2021, fieldwork was completed in seven of the nine provinces, including Northern Cape, Free State, KwaZulu-Natal, North West, Mpumalanga Limpopo and Gauteng. Fieldwork activities in the Eastern Cape and Western Cape were however more challenging. These challenges were inter alia due to the declaration of these areas as hotspots in December 2020. As a result of this announcement, some fieldworkers (despite adherence to safety protocols) refused to do interviewing and new fieldworkers had to be trained which resulted in delays. Secondly, refusal rates in these provinces were very high and certain areas had to be replaced which also caused delays. In addition to these problems, telephonic back checking revealed some anomalies in the Eastern Cape and since the HSRC was not happy with the quality of interviews in certain of these areas, fieldwork had to be redone. As a result of these delays, the SASAS fieldwork round was only completed on 15 February 2021.

2.1 Research universe

The target population for the Department of Defence South African Social Attitude Survey (SASAS) project is individuals aged 16 and over who are resident in South Africa. More specifically, the target population comprised people living in households, hostels and other structures. People living in special institutions such as hospitals and prisons were excluded from the sample. We reasoned that the inclusion of people from these institutions would compromise our random selection procedure.

2.3 Navigation to the selected areas

Once the sample of 500 SALs was selected, a navigational toolkit was developed to assist the field teams in finding the selected SALs. These kits assisted the supervisors and fieldworkers to locate the exact SAL where the interviews were to take place. The navigational kits included:

- Route descriptions, to assist the teams to navigate their way into the selected enumerator areas.
- Maps that, using aerial photographs as a base, identified the exact geographic location of the enumerator areas to be sampled throughout the country.
- More detailed maps that identified the exact area, pinpointing street names and places of interest such as schools, clinics, hospitals etc. selected by the office-based sampling team, within the SALs where respondents would be interviewed.

Figure 5: An example of an SAL map used to assist the field teams to navigate to the correct areas



2.4 Introduction of the project to the communities

Prior to starting the actual interviewing process, supervisors were instructed to visit the local police stations, indunas, traditional leaders, or other role players in the various areas to ensure that the authorities were aware of the project and to inform the communities of their intent. Official letters describing the project and its duration and relevant ethical issues were distributed to the authorities. This was done not only as a form of research and ethical protocol but also to ensure the safety of the field teams.

2.5 Selecting a household and individual

After driving through the SAL and introducing the project to the local authorities, supervisors had to identify the selected households. A household was selected using a random starting point and counting an interval between households. The interval was calculated using the number of

households in the SAL. Once the selected household had been identified, a household member had to be selected randomly as a respondent. This household member (respondent) needed to be 16 years or older. For the purpose of this survey, the Kish grid was used to randomly select the respondent in the household. (See Kish Grid on Page iii of the Questionnaire – Appendix A).

2.6 Data collection protocol

The following general protocol guidelines for data gathering were implemented:

- Fieldworkers and supervisors were required to notify the relevant local authorities that they would be working in the specific area. The purpose was to assist with their own safety and to reassure respondents, especially the elderly or suspicious, that the survey was official.
- They were advised to inform the inkosi or induna in a traditional authority area whilst in urban formal or urban informal areas a visit the local police and, if possible, the local councillor was to be made prior to commencing work in the area.
- They were further advised that farms should be entered with caution and that they should report to the local Agri South Africa (Agri SA) offices before doing so. Field supervisors were issued with 'Farm letters' which contained information on the purpose of the study and contact details in case they had queries.
- Consent forms needed to be completed upon successfully finishing each interview. While verbal consent was to be secured from the respondent before the interview, a written consent form had to be signed afterwards.
- Fieldworkers were issued with name tags and letters of introduction to be used in the field. The introduction letter was translated from English into six other languages.
- Fieldworkers had to present their identity cards when introducing themselves.

2.7 Training

Two-day training sessions were held in various provinces. The main training session took place in Pretoria and covered the northern provinces: namely, Gauteng, Limpopo, Mpumalanga and North West. All relevant remarks and instructions discussed during the training session were included in the training manual. Other training sessions were held in East London, Durban, Kimberley and Western Cape.

The training session included sessions on use of the tablets, selection and sampling of households; fieldwork operating procedures; research protocol and ethical considerations. The questionnaire was discussed in detail. As far as possible, the training was designed to be participatory, practical and interactive, and gave fieldworkers the opportunity to seek clarification on questions.

2.8 Quality control

Due to the COVID-19 situation, HSRC researchers could not do physical back checks but extensive telephonic back checks were undertaken in all provinces. A total of more than 15 % back checks for all provinces were undertaken.

2.9 Data capturing and cleaning

The data was captured electronically by making use of tablets. The data was transmitted to a central database. Once all the data was collected, it was downloaded and converted into SAS and SPSS and a data manager embarked on a data-cleaning exercise. Data was checked and edited for logical consistency, for permitted ranges, for reliability on derived variables and for filter instructions. Data with wrong EA numbers were also cleaned.



Table 1: Sample realisation

Province	Number of replaced SALs	Ideal sample (N Households)	Realised sample (N Households)	% Realisation
Western Cape	11	455	324	71
Eastern Cape	9	455	302	66
Northern Cape	0	259	233	90
Free State	0	266	164	62
KwaZulu-Natal	6	651	606	93
North West	1	259	212	82
Gauteng	1	581	476	82
Mpumalanga	0	266	248	93
Limpopo	0	308	279	91
Total	28	3500	2844	81

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

After data cleaning, the analytical team received the realisation rates of the survey. As can be seen from the table above, a realisation rate of 81% was achieved. This is a high realisation rate and was partly achieved owing to the fact that communities were well informed about the survey and also because of the data collection methodology – namely, face-to-face interviews.

2.10 Data weighting

The data were weighted to take account of the fact that not all units covered in the survey had the same probability of selection. The weighting reflected the relative selection probabilities of the individual at the three main stages of selection: visiting point (address), household and individual. In order to ensure representativity of smaller groups, i.e. Northern Cape residents or Indian/Asian people, weights needed to be applied. Person and household weights were benchmarked using the SAS CALMAR macro and province, population group, gender and 5 age groups (i.e. 16-24, 25-34, 35-49, 50-59 and 60 and older). These benchmark variables for persons and province and population group of the respondent in the household were selected due to their reliability and validity. The marginal totals for the benchmark variables were obtained from the 2020 mid-year population estimates as published by Statistics South Africa. The estimated South African population was therefore used as the target population. A total of 2 844 people were interviewed during this study. When weighted, this total represents 42 573 093 South Africans of 16 years and older. The final data set (unweighted and weighted) are disaggregated in **Table 2** by key demographic variables.

Table 2: Sample (unweighted and weighted distributions)

	Unweighted N	Percent	Weighted N	Percent
South Africa	2 844	100	42573093	100
Male	1 145	40	20474957	48.1
Female	1 699	60	22098136	51.9
Black African	1 864	66	33618304	79
Coloured	396	14	3827406	9
Indian/Asian	364	13	1234462	2.9
White	220	8	3892921	9.1
16-24 years	414	15	9599311	22.5
25-34 years	609	21	11130275	26.1
35-49 years	840	30	11581660	27.2
50-64 years	642	23	6618932	15.5
65+ years	339	12	3642916	8.6
Junior Primary schooling or less	187	7	2092737	5
Senior primary schooling	255	9	3199586	7.6
Incomplete secondary schooling	928	33	14734934	35
Complete Secondary Schooling	1 022	36	15978797	37.9
Post matric	426	15	6125570	14.5
Non poor	1 176	42	16021603	38.1
Just getting along	972	35	15182574	36.1
Poor	652	23	10844868	25.8
Employed full-time	726	28	9972869	25
Employed part-time	211	8	2954999	7.4
Unemployed but previous paid work	352	13	5890897	14.7
Unemployed and never worked	558	21	9240447	23.1
Outside labour market	792	30	11889401	29.8
Western Cape	324	11	5255244	12.3
Eastern Cape	302	11	4494836	10.6
Northern Cape	233	8	911162	2.1
Free State	164	6	2065731	4.9
KwaZulu-Natal	606	21	7814511	18.4
North West	212	7	2887628	6.8
Gauteng	476	17	11850164	27.8
Mpumalanga	248	9	3268948	7.7
Limpopo	279	10	4024868	9.5
Currently a member of a union	206	7	2446035	5.8
Previously a member	177	6	2089382	5
Never a member	2 307	82	35719395	84.9
(Refused	110	4	1794233	4.3

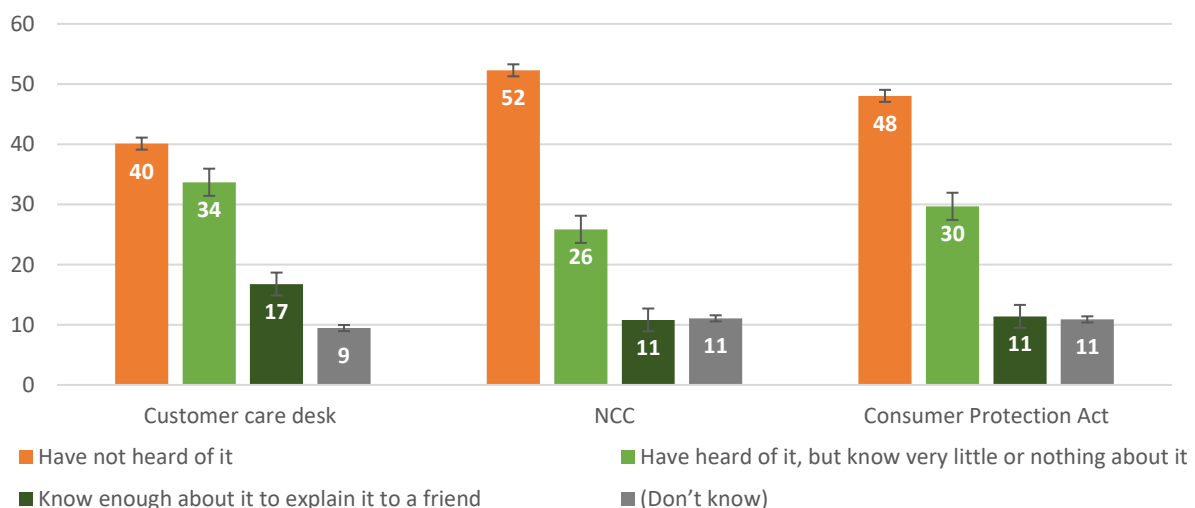
Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

3. Knowledge and awareness of consumer rights and protection

One of the key mandates of the NCC is to increase awareness and knowledge and to promote public awareness on consumer protection matters by implementing education and awareness measures on the provisions of the CPA. In order to determine the level of knowledge among the South African public on issues pertaining to consumer rights and protection, three questions were included in the survey module that were designed to assess self-rated awareness of key customer care service bodies, namely the consumer care desk (of large shops), the National Consumer Commission, and the Consumer Protection Act (CPA).

As could be expected, less than half of South Africans were aware of any of these functions and institutions. Almost three quarters of (74%) of South Africans were virtually ignorant about the customer care desk with less than a fifth functionally literate about it. Two fifths (40%) of South Africans have never heard of the customer care desk, a third have heard of it but knew very little about it and only 17% knew enough about it to be able to explain it to a friend. Turning to the NCC, an even smaller proportion were functionally literate about the institution. More than half of the respondents (52%) stated that they have never heard of this institution with another quarter (26%) having heard of it but with insufficient knowledge. Only a tenth (11%) of South Africans knew enough about the institution to explain it to a friend. This pattern of responses were similar for the consumer protection act. Half (48%) of South Africans have never heard of the act with a third (30%) having heard of it but knowing very little or actually nothing about its functioning. As with the NCC, only a tenth (11%) of South Africans indicated awareness of the CPA. In sum, only about a tenth of South Africans (11%) have sufficient knowledge of the NCC and CPA and slightly more (17%) of the customer care desk.

Figure 6: Knowledge of the consumer rights and protection (%)



Note: 95% confidence intervals based on the point estimates are represented by the vertical lines superimposed on the bars in the chart.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Looking beyond the national average, we find a considerable degree of variation in responses between subgroups, the only exception being gender where no difference between men and women were found. When considering the differences among the subgroups, it is important to note that the tendencies among the demographic subgroups were similar regardless of whether the product was the CCD, the NCC or the CPA. Looking at age, an inverse U curve is noted, with the youngest cohort as well as the oldest cohort least aware of all three these products. This might be a function of

exposure as well as education with younger people potentially less exposed to purchasing major purchases and older people being less knowledgeable. The highest awareness levels is found for the 25 -49 year-olds, which is likely a function of them being in the labour market and in full-time employment. White and Indian/Asian adults were much more aware of the CCD, NCC and CPA than black African and coloured adults. Of all population groups, black Africans were the least aware of these entities.

Table 3: Awareness of consumer rights and protection, by subgroup (% aware)

	Aware of Consumer Care Desk	Significance	Aware of NCC	Significance	Aware of CPA	Significance
South African average	51		37		41	
Gender						
Male	52	n.s.	39	n.s.	45	n.s.
Female	49		35		38	
Age group						
16-24	42	**	28	**	32	**
25-34	57		40		43	
35-49	52		42		47	
50-64	53		36		43	
65+	45		32		35	
Population group						
Black African	46	***	31	***	36	***
Coloured	55		40		41	
Indian	87		69		74	
White	75		70		76	
Education level						
Junior Primary Schooling or less	31	***	25	***	24	***
Senior Primary Schooling	31		11		13	
Incomplete Secondary Schooling	43		27		29	
Complete Secondary Schooling	55		41		47	
Post-Matric	75		68		75	
Employment status						
Employed full-time	70	***	59	***	67	***
Employed part-time	47		33		42	
Unemployed -previous paid work	61		37		41	
Unemployed and never worked	31		19		22	
Outside labour market	48		33		37	
Union membership						
Currently a member	65	**	65	***	67	***
Previously a member	61		51		56	
Never a member	50		34		38	
Subjective poverty						
Non-poor	66	***	51	***	59	***
Just getting by	46		33		37	
Poor	36		21		21	
Social media						
Not active on social media	39	***	20	***	25	***
Infrequently active	54		43		50	
Frequently active	63		51		52	
Range of values [low-high]	[31-87]		[11-70]		[13-76]	

Note: Based on Chi-2 analysis, the observed differences between subgroups have been classified as follows: n.s.=not statistically significant, *=significant at 95% confidence level; **= significant at 99% confidence level; and ***=significant at 99.9% confidence level.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

As could be expected, a strong educational gradient was found with the tertiary-educated much more aware of these entities than the rest. Those in full-time employment displayed the highest awareness levels. Also, somewhat intuitively, those affiliated to a trade union tended to be more aware of these bodies. In all instances, the non-poor had the highest awareness levels, followed by those “just getting by” and then the poorest group, confirming the socio-economic bias towards awareness.

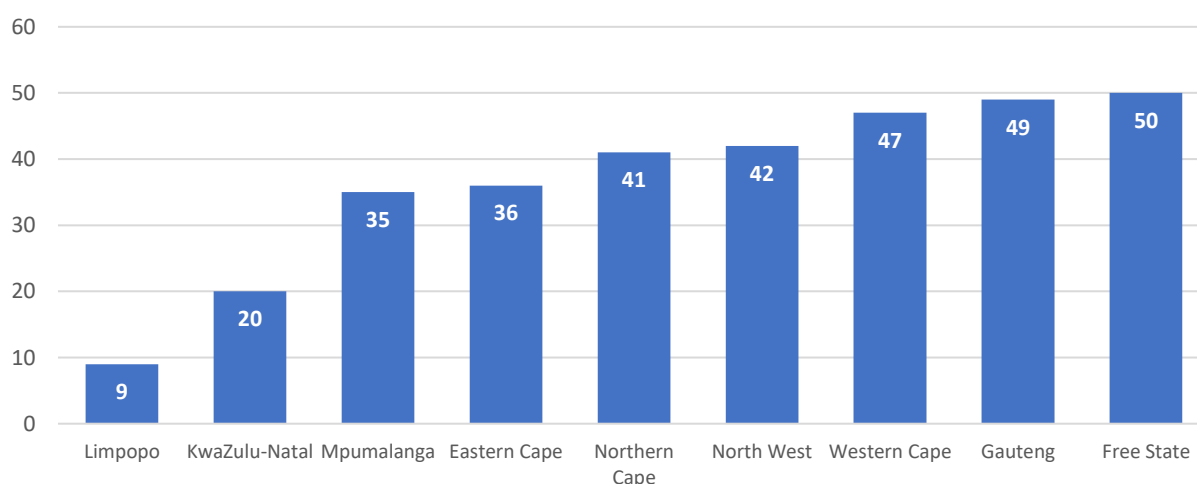
Table 4: Awareness of consumer rights and protection, by subgroup (% aware)

	Aware of Consumer Care Desk	Significance	Aware of NCC	Significance	Aware of CPA	Significance
Western Cape	55	***	47	***	52	***
Eastern Cape	52		36		43	
Northern Cape	64		41		41	
Free State	52		50		55	
KwaZulu-Natal	34		20		24	
North West	49		42		44	
Gauteng	68		49		55	
Mpumalanga	50		35		33	
Limpopo	21		9		14	

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

One of the most interesting patterns of variation in knowledge was based on province of residence. With regards to all entities, the Limpopo province had the lowest awareness levels and KwaZulu-Natal the second lowest. As can be seen from the table, awareness of the NCC in Limpopo was as low as 9%, therefore indicating that barely 1 in 10 people in this province are aware of the NCC. General low levels of awareness were also found for Mpumalanga, North West, Eastern Cape and to a lesser extent Northern Cape. Higher than average awareness ratings were noted for the Western Cape, Free State and Gauteng, typically the provinces with higher education levels. This significant provincial variation in awareness should serve as a valuable guideline to the NCC on where to focus awareness initiatives.

Figure 7: Awareness of the NCC, by province (%)

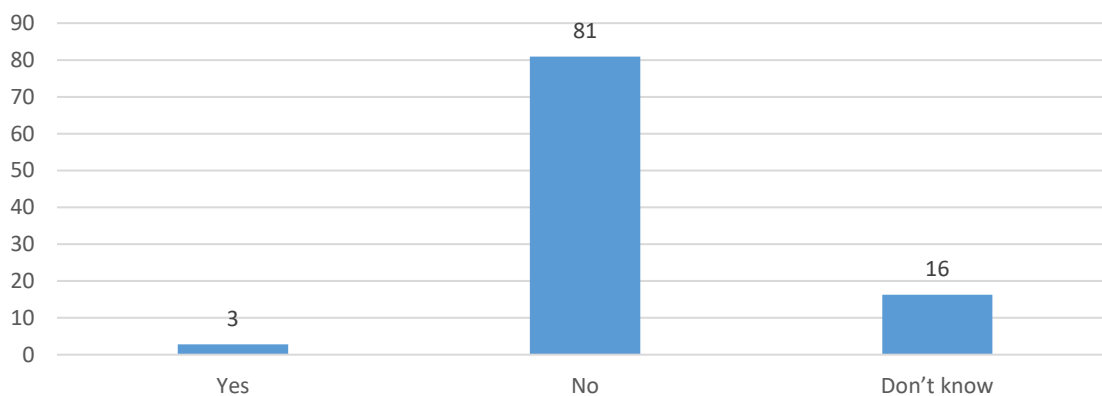


Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

4. Exposure to the National Consumer Commission

Contact with an organisation or institution allows individuals to gain more than a notional or stereotypical understanding of that institution. Contact and interaction with institutions provides individuals with knowledge of that institution and these contacts instil attitudinal and behavioural traits that influence opinion formation. Beyond direct contact, exposure to the institution via networks also has an impact on attitudes and potentially influences perceptions about the institution. In order to gauge contact with the NCC, respondents were asked if they have ever personally had any contact with the NCC. The specific question was: *Have you, a family member or close friend ever made use of the National Consumer Commission (NCC) services?* As is evident from Figure 8, only three percent of South Africans have ever made use of the NCC or know of a family member or friend who has made use of the NCC. Given the small numbers that reported contact (n=69), we do not present socio-demographic differences in patterns of contact and non-contact. Figure 8:

Figure 8: Direct and indirect contact with the National Consumer Commission (%)



In cases where respondents answered in the affirmative, in other words they or a family member or close friend has visited the NCC, they were asked to give reasons in their own words as to why they made use of the NCC. In Appendix 2, the verbatim responses are provided, and the adjacent word cloud is also included to visually illustrate the most frequently mentioned words used by respondents. Despite probing and encouraging respondents to give full and meaningful answers, most of the responses are relatively vague. From the open-ended responses, it would also appear that, in some instances, the consumer might have misconstrued the NCC for customer care desks. These answers therefore to a certain extent show some ignorance in relation to the actual functions of the NCC.



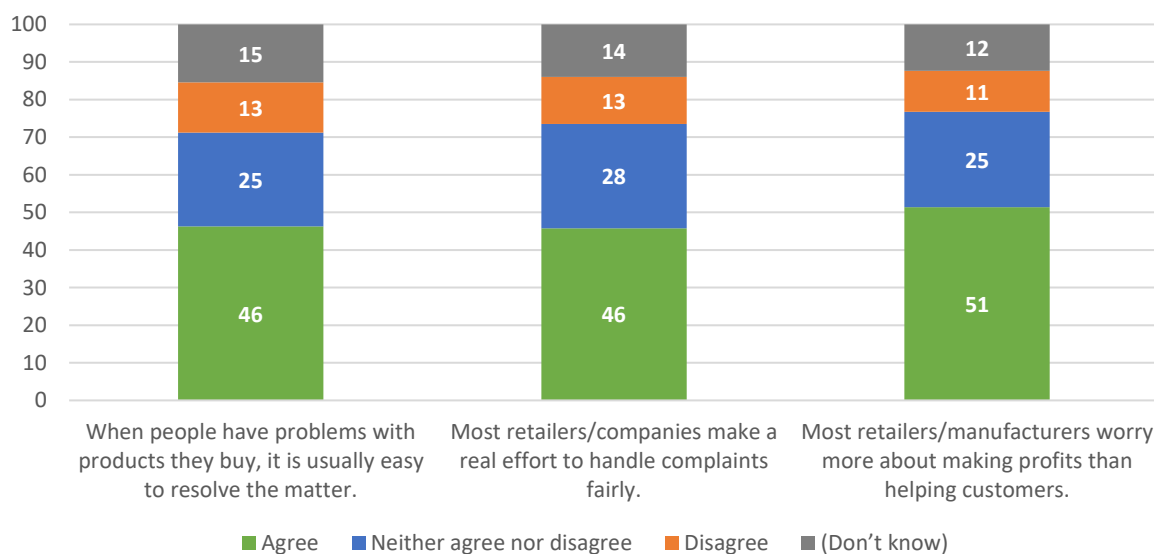
5. General consumer attitudes

One of the basic elements of consumer protection is that consumers should have some form of recourse when they feel that their rights as a consumer has been violated. The first port of call should be retailers or companies. In this section, we interrogate adult South African's perceptions of companies and retailers and their perceptions about how easy or difficult it is to get matters resolved in South Africa. In response to these questions approximately half (48%) of South Africans agreed that it was usually easy to resolve a matter when a person had problems with a product whilst only 14%

disagreed. A sizable two fifths were however ambivalent about this issue, stating either “neither nor” or “don’t know”. Similar responses were found with regards to the questions about whether retailers/companies make real efforts to handle complaints fairly. Again, the dominant response was affirmative (46%), with only 13% stating the contrary. As with the previous question, a sizable proportion (42%) were ambivalent or unsure. Contrary to these positive findings, just over half (51%) agreed that retailers/manufacturers were more concerned about making profits than helping customers. Only 12% disagreed with this statement with the rest being either ambivalent (25%) or unsure (12%).

The dominant response from South Africans was therefore that consumer issues could be relatively easy resolved, that there was procedural fairness in handling consumer complaints but that most retailers and manufacturers had profit taking rather than customer care as their main agenda.

Figure 9: Consumer attitudes (%)



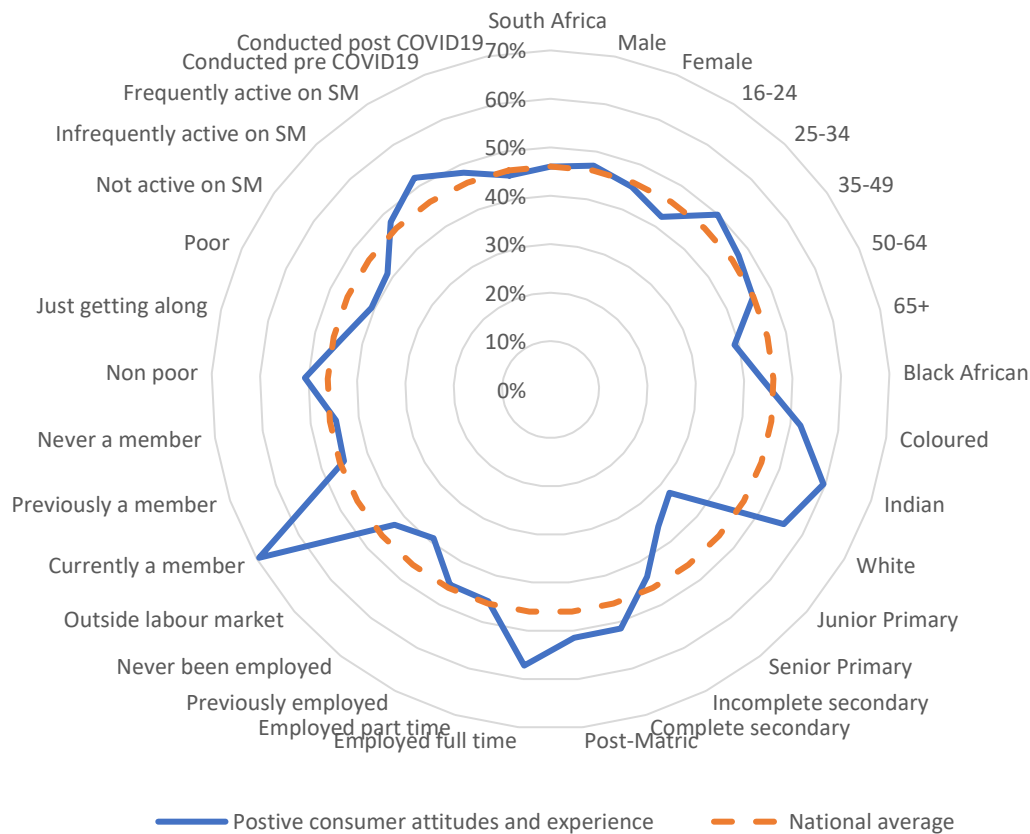
Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

To look more carefully at the consumer attitudes, we created a Consumer Attitudes Index (CAI) using the first two statements. It was decided to use only the first two statements given that the Cronbach alpha increased from 0.5124 to 0.6624 if the third item was dropped. Given the high ratio of “don’t knows” among certain subgroups, each variable was dichotomised to create the index. Strongly agree and agree responses were coded to one and other responses to 0. This was converted to a percentage score, which is depicted for the various socio-demographic subgroups in Figure 10. A high score therefore depicts positive consumer attitudes, with the higher value indicating more contentment with purchasing attitudes and retail fairness.

Considering consumer attitudes, no significant difference was found between males or females. There was however significant differences between the age groups. On average, the 25-34 age group as well as the 35-49 age group scored the highest indicating higher levels of satisfaction. Large racial subgroup dissimilarities were noted. Members of the Indian and white communities were found, for instance, to be much more content with consumer and retail responsiveness than the coloured and specifically black African groups. As could be expected a clear educational and socio-economic gradient was evident. People with a low education (junior primary) was especially sceptical about the responsiveness of companies and retailers to assist consumers. Employed South Africans had more positive consumer responsive attitudes than those in part time employment, or not in the labour market. An interesting observation was that Union members were much more likely to believe that it

was easy to resolve consumer matters and those retailers make efforts to assist and handle complaints fairly. Unionisation might therefore subconsciously act as a facilitator or enabler making South Africans feel more protected against exploitation by consumer bodies. Confirming the socio-economic bias, it was the poor least likely to be convinced that it is easy to resolve consumer issues. People that frequented social media were interestingly more likely to have more positive consumer attitudes. In addition, interviews conducted after COVID-19 showed that consumers had slightly more negative attitudes towards retailers and companies than interviews conducted pre COVID-19. This is an issue that should be interrogated further.

Figure 10: Consumer attitudes, by subgroup (%)



Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

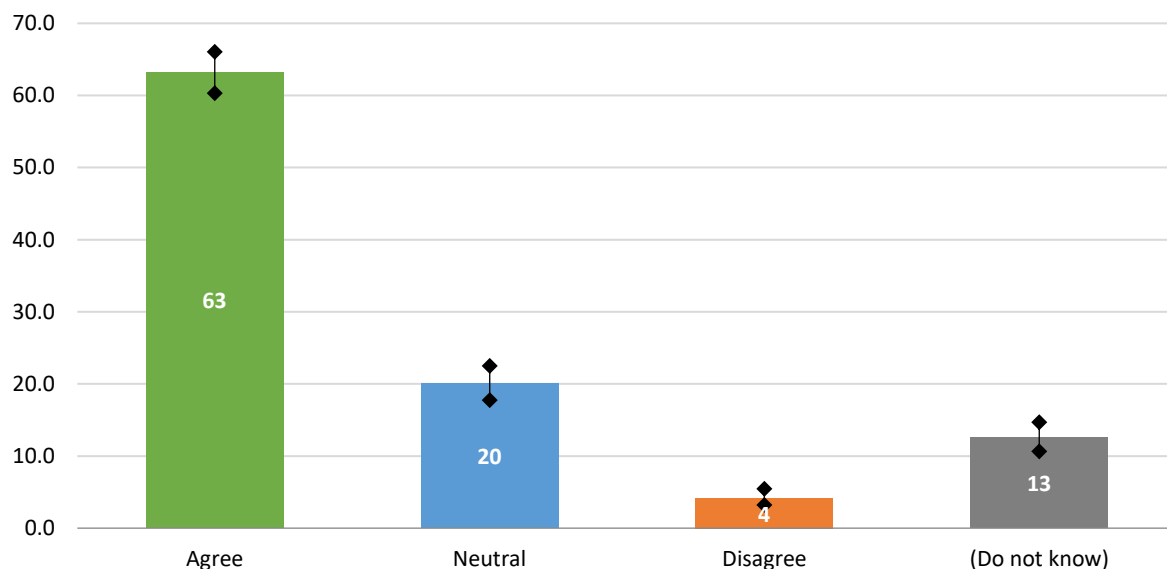
6. Consumer recourse preferences and behaviour

6.1 Demand for government protection and promotion of consumer rights

The South African government has put in place a range of legislative provisions to ensure that consumers are protected, and their rights upheld in the marketplace. For instance, Schedule 4A of the Constitution stipulates both national and provincial government have jurisdiction to pass legislation on consumer protection, while the Constitutional rights of equality, human dignity, privacy, property, access to information, fair administrative action, and access to the courts are all relevant to consumers in the country. South Africa’s commitment to international consumer rights, together with lobbying by consumer bodies, resulted in the adoption of the Consumer Protection Act 68 of 2008, which was signed in law by former President Kgalema Motlanthe in April 2009. This national legislation places a strong emphasis on both consumer protection and consumer education, and, as a means of

enforcement and dispute resolution, created the National Consumer Commission. Progress has also been made at a provincial level, with consumer affairs offices established in all nine provinces and provincial consumer protection legislation drafted or enacted to facilitate the appointment of a consumer protector and the creation of a consumer court/tribunal. It could be argued that, with the increased globalisation and digitisation of the marketplace and associated rise of digital and social marketing, the role of government in providing assumes critical importance in ensuring that the rights of consumers are protected and enforced, especially the more vulnerable in society.

Figure 11: Belief that government needs to protect and promote consumer rights in South Africa (%)



Note: 95% confidence intervals based on the point estimates are represented by the vertical lines superimposed on the bars in the chart.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Against this background, and after more than decade since the promulgation and implementation of the Consumer Protection Act, it is important to ask the adult public whether they recognise and believe in the need for government to play a role in transactions in protecting consumers in the country. To this end, survey respondents were asked to express their level of agreement or disagreement with the following statement: ‘Government needs to ensure that the interests of customers are protected and promoted.’ From **Figure 11**, it is evident that the public believes emphatically in the need for government consumer protection, with 60% favouring this perspective and a mere 4% holding a dissenting view. A further fifth (20%) offered a neutral response, while 13% percent were unsure how to respond to the statement. This is an important finding that suggests that the consumer protection paradigm that exists in South Africa, including the legislative provisions and institutional arrangements at national and provincial level to protect and educate consumers, resonates strongly with the adult public.

To determine the level of variation in the demand for government consumer rights protection and promotion, a profile socio-demographic patterns in response to the survey question in presented in **Table 5**. There were not statistically significant differences in demand for government consumer protection on the bases on gender, age, population group, subjective poverty status or social media activity. What appeared to matter for differences in view were educational attainment, employment status and union membership. Specifically, those with a post-matric education were more likely to recognize the importance of government consumer protection than those with a junior primary education. Unemployed persons who have worked previously were more convinced of the importance

of government consumer protection than those who are unemployed and never had paid work before, part-time employees and those outside the labour market (pensioners, students, etc.). Similarly, full-time employees and those outside the labour market were more supportive of government consumer protection than unemployed persons with no prior paid work experience. Trade union members were also more supportive of government consumer protection than those who have not been unionized before (78% vs. 63%).

Table 5: Belief that government needs to protect and promote consumer rights in South Africa, by socio-demographic subgroup (%)

	Agree	Neutral	Disagree	(Don't know)	Total	N	Chi-2 (p-value)
All	63	20	4	13	100	2844	...
Gender (n.s.)							
Male	64	21	4	11	100	1145	0.4865
Female	62	19	4	14	100	1699	
Age group (n.s.)							
16-24	59	21	6	14	100	414	0.1763
25-34	66	17	2	14	100	609	
35-49	61	23	5	11	100	840	
50-64	68	19	4	9	100	642	
65+	62	17	4	16	100	339	
Population group (n.s.)							
Black African	63	20	4	13	100	1864	0.3593
Coloured	60	23	3	14	100	396	
Indian / Asian	74	13	7	6	100	364	
White	68	19	6	7	100	220	
Education level (***)							
Junior primary	56	14	7	24	100	187	0.0001
Senior primary	62	17	3	19	100	255	
Incomplete secondary	62	23	2	13	100	928	
Complete secondary	65	17	6	11	100	1022	
Post-matric	69	22	4	6	100	426	
Employment status (***)							
Employed full time	68	24	4	4	100	726	0.0000
Employed part-time	57	26	4	13	100	211	
Unemployed (previously worked)	77	13	2	8	100	352	
Unemployed (never worked)	54	21	5	20	100	558	
Outside the labour market	64	20	5	12	100	792	
Union membership (*)							
Currently union member	78	12	7	4	100	206	0.0110
Previously a union member	66	20	8	7	100	177	
Never a union member	63	21	4	13	100	2307	
Subjective poverty (n.s.)							
Non-poor	61	24	4	10	100	1176	0.0818
Just getting by	65	18	4	13	100	972	
Poor	64	17	3	15	100	652	
Social media (n.s.)							
Not active on social media	64	19	3	13	100	1104	0.1612
Infrequently active	59	23	5	13	100	919	
Frequently active	69	17	5	9	100	681	
Range of values [low-high]	[54-78]	[12-26]	[2-8]	[4-24]	

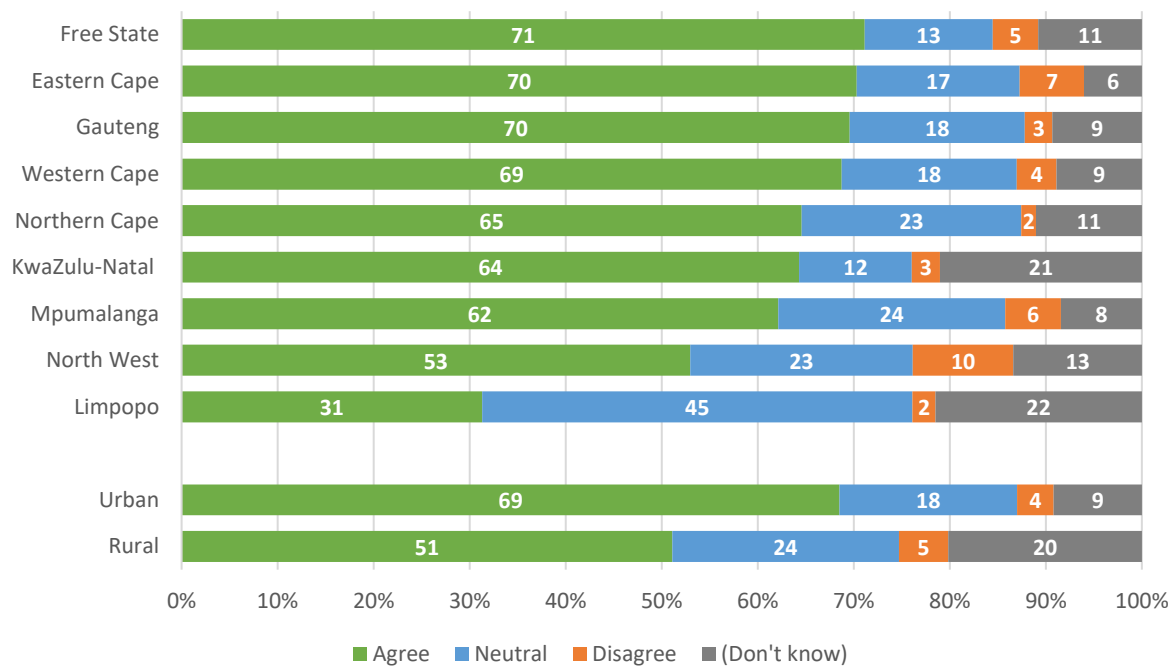
Note: Based on Pearson Chi-2 analysis, the observed differences between subgroups have been classified as follows: n.s.=not statistically significant, *=significant at 95% confidence level; **= significant at 99% confidence level; and ***=significant at 99.9% confidence level. Green-shaded cells represent above-average values.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

While the level of agreement ranges 24 percentage points across the socio-demographic attributes examined in the table (between 54 and 78%), those subgroups voicing lower demand for government regulation and protection did not in general voice greater opposition – this is evident from the fact that levels of disagreement varied only marginally between 2 and 8%. Instead, there was a greater likelihood of uncertainty and ambivalence in response. Future investments in consumer education campaigns may therefore go some way towards addressing this indecision and further enhance an understanding of the need for government consumer protection.

There was a distinctive spatial gradient in demand for government interventions to protect consumer rights and promote fairness in market-based transactions (**Figure 12**). This is particularly pronounced in the case of provincial differences among consumers, where demand for government support varied from a high of 71% to a low of 31% in the case of Limpopo. The significantly lower levels of support in both Limpopo and North West provinces is worrying, and largely reflects ambivalence and uncertainty among consumers. Consumers living in rural areas are also less certain of the need for government consumer protection than those based in urban areas. These findings are notable in that it suggests that a targeted approach to consumer education should be considered to address the spatial disparities that are evident from the survey data.

Figure 12: Belief that government needs to protect and promote consumer rights in South Africa, by province and rural/urban location (%)



Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

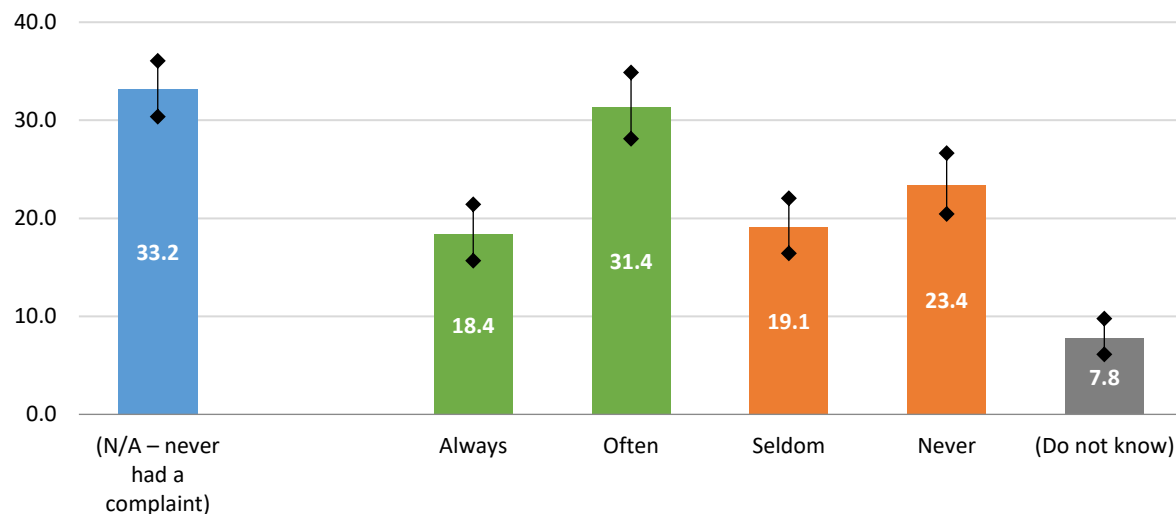
In line with the conceptual model outlined earlier, the association between demand for government consumer protection and awareness of consumer rights and protection, contact with the NCC, and consumer attitudes was also considered. Although contact with the National Consumer Commission did not have a bearing on the pattern of responses to the government consumer protection question, chi-square tests suggested that awareness and attitudes did significantly influence demand for government support. Those with no knowledge of consumer protection legislation and recourse mechanisms were less certain in their preference than those registering at least some knowledge in this regard. Those believing that it is easy to resolve a consumer dispute, that businesses and retailers tend to be procedurally fair in handling complaints, and that worry that businesses and retailers prioritise profit maximization over customer support all voiced greater demand for government

consumer protection. This provides some confirmatory evidence for the conceptual model informing this research study, especially by suggesting that knowledge, attitudes, class position and geographic location all matter for overall demand for state action to ensure that the rights of consumers in the country are protected from unfair market-based practices.

6.2 Tendency to complain about problems with products or services

To gauge the frequency with which consumers in South Africa complain about a product or service that they were provided, the following question was put to survey participants: “If you are unhappy about a product or service you receive from a shop or company, how often do you tend to complain about your problem?” As observed in **Figure 13**, a significant proportion of the adult population (33%) said that they had never had a complaint about a product or service before. In addition, we noted a minority (5%) were unsure of how to answer this question. Of those that reported past experience of a product or service-related problem, we found 18% always complained while a further 31% often complained. In contrast, 19% stated that they seldom complained about an inadequate product or service, while nearly a quarter (23%) never complained. Overall, approximately half of those consumers who have had a problem with a product or service said that they either ‘often’ or ‘always’ make a complaint, compared to two-fifths (42%) who rarely or never complain. This would suggest that there is scope for further improvement in promoting a culture of dispute resolution behaviour among the public.

Figure 13: Public tendency to complain when experiencing a problem with a product or service (%)



Note: 95% confidence intervals based on the point estimates are represented by the vertical lines superimposed on the bars in the chart. The graph represents the percentages answering always through never once the 33% that had never had a complaint about a product or service had been omitted.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Given the inequalities that exist in South African society and the marginalisation of certain groups, it is conceivable that the ability of consumers to complain might not be universally the same. To establish if, and in what way, complaint levels differ based on the socio-economic characteristics of consumers, **Table 6** presents the proportion of consumers that reported complaining ‘often’ or ‘always’. Those who have never previously had a complaint are excluded from analysis, allowing a more accurate reflection of fault lines in complaint frequency. The results indicate that gender had no bearing on complaint frequency, with little apparent difference between male and female

consumers. The willingness to regularly engage in this behaviour did however differ by age, with the youngest cohort (16-24 years) least likely to regularly engage in complaining. In addition, we found that older people were also less likely to report frequent complaining behaviour. This finding is unsurprising given that the economically active and those in the labour force tend to fall into the middle age cohorts. In addition, there was a pronounced educational attainment effect, with better-educated consumers more inclined to register a complaint if confronted with a problem with a product or service.

Table 6: Proportion of adults who would ‘always’ or ‘often’ complain about a problem with a product or service a consumer received from a shop or company, by socio-demographic subgroup (mean, 0-1 score)

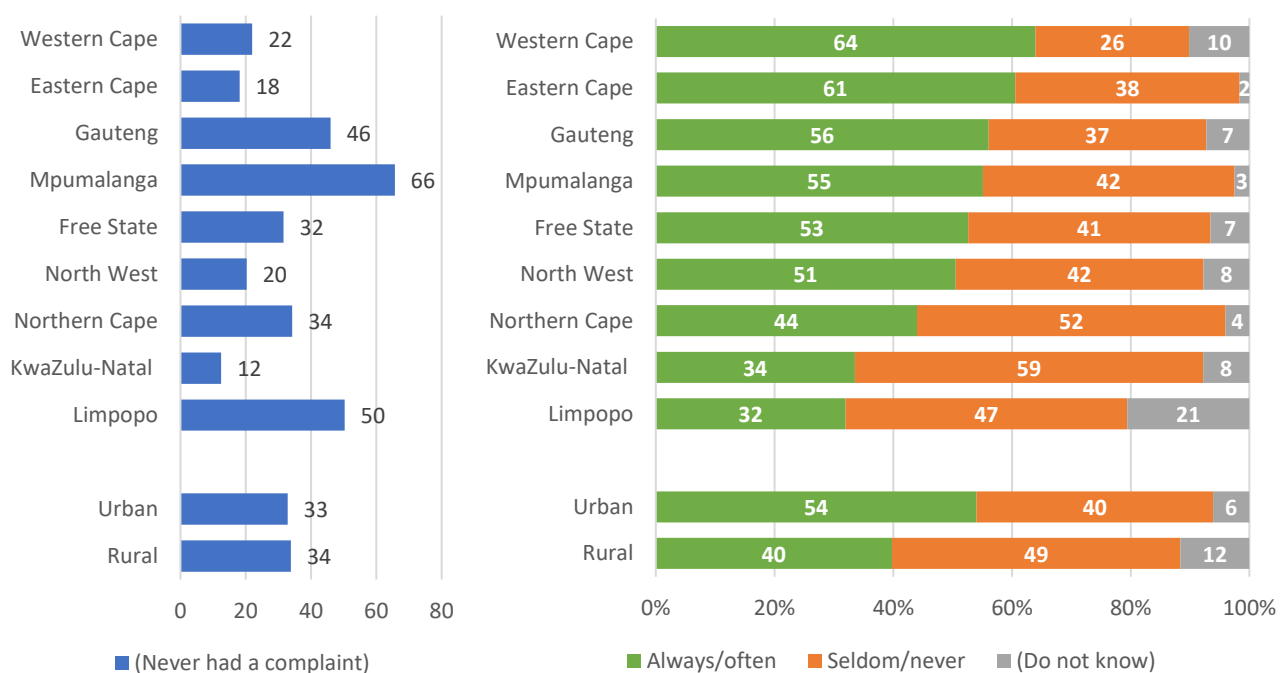
	Mean	Std. Dev.	CI 95% lower bound	CI 95% lower bound	p-value (ANOVA)	Scheffe Comparison
All	0.333	0.471	0.315	0.350		
Gender						
Male	0.318	0.466	0.291	0.345		ref.
Female	0.346	0.476	0.324	0.369	0.028	
Age group						
16-24	0.265	0.442	0.222	0.307		ref.
25-34	0.342	0.475	0.304	0.380	0.077	
35-49	0.373	0.484	0.341	0.406	0.109	**
50-64	0.357	0.479	0.320	0.394	0.092	*
65+	0.310	0.463	0.261	0.359	0.045	
Population group						
Black African	0.308	0.462	0.287	0.329		ref.
Coloured	0.331	0.471	0.285	0.378	0.023	
Indian / Asian	0.403	0.491	0.353	0.454	0.095	**
White	0.521	0.501	0.455	0.587	0.213	***
Education level						
Junior primary	0.199	0.400	0.142	0.257		ref.
Senior primary	0.306	0.462	0.249	0.363	0.107	
Incomplete secondary	0.285	0.452	0.256	0.314	0.086	
Matric or equivalent	0.344	0.475	0.315	0.373	0.145	**
Post-matric	0.472	0.500	0.425	0.520	0.273	***
Employment status						
Employed full time	0.427	0.495	0.391	0.463		ref.
Employed part-time	0.388	0.489	0.322	0.454	-0.038	
Unemployed, previously in paid work	0.304	0.461	0.256	0.353	-0.122	**
Unemployed, never in paid work	0.280	0.449	0.242	0.317	-0.147	***
Labour inactive	0.295	0.457	0.264	0.327	-0.131	***
Union membership						
Currently union member	0.397	0.490	0.330	0.464		ref.
Previously a union member	0.461	0.500	0.388	0.535	0.065	
Never a union member	0.319	0.466	0.300	0.339	-0.077	
Subjective poverty						
Non-poor	0.434	0.496	0.406	0.462		ref.
Just getting by	0.303	0.460	0.274	0.331	-0.132	***
Poor	0.221	0.415	0.189	0.253	-0.213	***
Social media						
Not active on social media	0.273	0.446	0.247	0.299		ref.
Infrequently active	0.381	0.486	0.349	0.412	0.108	***
Frequently active	0.353	0.478	0.317	0.389	0.080	**

Note: The signs *, **, *** indicate that mean scores differences are significantly different (based on ANOVA testing) at the 5 percent, 1 percent and 0.5 percent level respectively. Green-shaded cells represent above-average values.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

A strong socio-economic class gradient underscored complaint behaviour, with significant differences evident based on socio-economic status. As **Table 6** illustrates, the self-rated poor were far less likely to report a willingness to complain frequently than the non-poor. More than half (43%) of non-poor stated that they would always or often object to an inadequate product or service. This can be contrasted with 30% of those who were just getting by and 22% of those who were poor. The observed socio-economic disparity may help explain the significant population group effect noted in the table. Black African, Indian/Asian, and coloured adults all displayed a significantly lower inclination to complain regularly in comparison with white adults. Interestingly, consumers who were union members were found to be more willing to engage in complaining behaviour than their non-union counterparts. More than three-fifths (61%) of current union members said that they would complain regularly, eleven percentage points above the national average for consumers with complaints.

Figure 14: Public tendency to complain when experiencing a problem with a product or service, by province of residence (%)



Note: The graph on the left-hand side displays the percentage of consumers in each province that stated that they had never had a complaint about a product or service before. The graph on the right-hand side displays frequency of complaining for those that had a problem with the a product or service previously (i.e. excluding the 'never had a complaint' category).

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

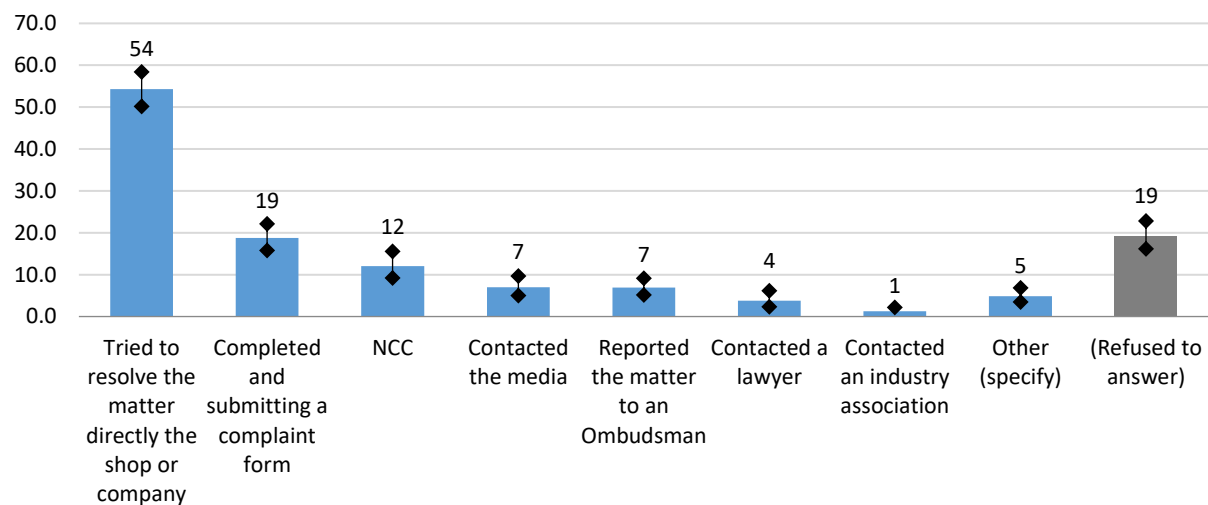
Not all consumer markets are the same, and significant provincial differences can be noted in the redress behaviour of South Africans. Given this, it is critical to get a provincial understanding of public willingness to make a complaint about a bad product or service. As is evident from graph on the left hand side of **Figure 14**, consumers in Limpopo were less willing than residents in other parts of the country to admit to having a problem with a product or service. But around half of consumers in Mpumalanga (50%) and Gauteng (46%) also loathe to concede that they brought an inadequate product or service. Provincial residents, by contrast, in KwaZulu-Natal and Eastern Cape are much more liable to admit having made such a purchase. Inclination to engage in make a complaint is highest in the Western Cape where 21% of the populace indicated that they would always protest a poor product or service and 29% said that would often complain. Readiness to complain was also high in

the Eastern Cape where 19% of adult resident stated that they would always complain and 31% indicated that they would often complain.

6.3 Specific recourse actions

Contact with an organisation or institution allows individuals to gain more than a notional or stereotypical understanding of that institution. In order to understand whether an individual had ever contacted the National Consumer Commission (NCC), we asked SASAS respondents the following question: "Which of the following, if any, have you done in the past to resolve your complaint about a product or service you receive from a shop or company?" Only those residents (51% of the total adult population) who have had a complaint and sought to resolve it completed this question. A distinct majority (54%) of this group said that they tried to resolve the matter directly with the customer care line or department of the provider of the product or service (**Figure 15**). The second most common response was to complete and submit a complaint form to the provider and this method was used by 19% of consumers seeking to resolve a complaint. Overall, it would seem that most consumers sought to resolve their complaint by complaining directly to the company or store and few went to a third party for arbitration. A relatively small proportion submitted their complaint to the NCC, only 12% of all consumers who had experienced a bad product or service and wanted retribution. Other options available to consumers (such as a lawyer, an industry association or the pertinent Ombudsman) were found to be quite unpopular with the general public.

Figure 15: Recourse actions taken in the past to resolve your complaint about a product or service received from a shop or company (multiple response, %, ranked from most to least commonly mentioned action)



Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Socio-demographic differences in ratios of past contact with the NCC are outlined in **Table 7**. It is important to remember the figures presented in the table do not present the true percentage of different subgroups listed. Only the proportion of the subgroup who have had a complaint and then sought restitution. The results suggest that certain demographic factors (such as gender and age) did not significantly influence the likelihood of contact with the Commission. We did observe some striking population group effects, with white consumers more liable to contact the organisation than other groups. Indeed, it was noteworthy that only a small percentage (3%) of coloured adults had contacted the NCC. In addition, it was interesting to note that union membership seems to have a significant effect on whether an individual approached the organisation with a complaint. More than

a fifth (21%) had contacted the NCC about a complaint and this can be compared to 11% of non-union members.

Table 7: Proportion of adults who complained to the National Consumer Commission about a problem with a product or service a consumer received from a shop or company, by socio-demographic subgroup (mean, 0-1 score)

	Mean	Std. Dev.	CI 95% lower bound	CI 95% lower bound	p-value (ANOVA)	Scheffe comparison
All	0.120	0.325	0.056	0.081		
Gender					0.815	
Male	0.118	0.323	0.093	0.143		ref.
Female	0.122	0.327	0.101	0.143		
Age group					0.002	
16-24	0.068	0.252	0.034	0.102		ref.
25-34	0.141	0.348	0.103	0.179		
35-49	0.150	0.357	0.118	0.182		
50-64	0.079	0.270	0.051	0.106		
65+	0.136	0.344	0.086	0.186		
Population group					0.000	
Black African	0.126	0.332	0.104	0.147		ref.
Coloured	0.029	0.168	0.007	0.050		**
Indian / Asian	0.087	0.282	0.053	0.121		
White	0.173	0.380	0.111	0.236		
Education level					0.000	
Junior primary	0.046	0.210	-0.001	0.093		ref.
Senior primary	0.076	0.266	0.029	0.123		
Incomplete secondary	0.111	0.315	0.083	0.140		
Matric or equivalent	0.092	0.289	0.068	0.115		
Post-matric	0.240	0.428	0.191	0.290		***
Employment status					0.000	
Employed full time	0.181	0.385	0.145	0.216		ref.
Employed part-time	0.027	0.163	0.000	0.054		***
Unemployed, previously in paid work	0.122	0.328	0.074	0.169		
Unemployed, never in paid work	0.102	0.303	0.064	0.139		
Labour inactive	0.115	0.320	0.085	0.146		
Union membership					0.007	
Currently union member	0.208	0.408	0.138	0.279		ref.
Previously a union member	0.142	0.351	0.080	0.204		
Never a union member	0.107	0.309	0.089	0.124		**
Subjective poverty					0.000	
Non-poor	0.173	0.379	0.146	0.200		ref.
Just getting by	0.060	0.237	0.040	0.080		***
Poor	0.098	0.298	0.062	0.134		**
Social media					0.000	
Not active on social media	0.062	0.241	0.041	0.082		ref.
Infrequently active	0.174	0.379	0.142	0.205		***
Frequently active	0.112	0.315	0.082	0.142		

Notes: 1. The signs *, **, *** indicate that mean scores differences are significantly different (based on ANOVA testing) at the 5 percent, 1 percent and 0.5 percent level respectively; and 2. Consumers without a complaint are excluded from the table; 3. Green-shaded cells represent above-average values.

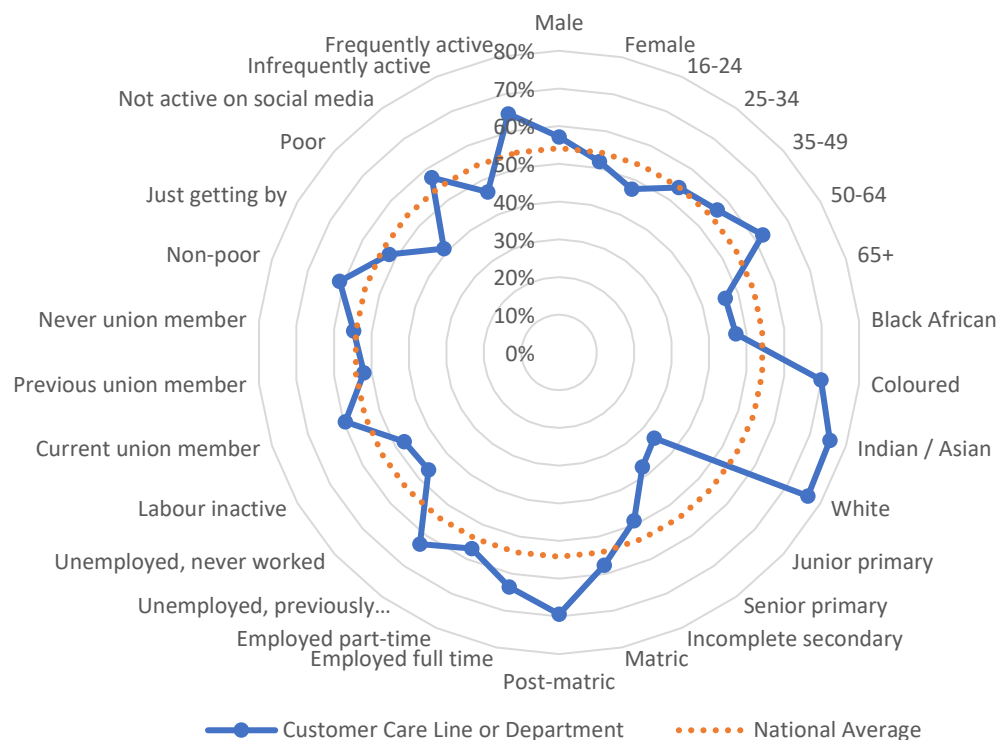
Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

There was clear evidence of a class effect informing past contact with the NCC amongst consumers who had a complaint and sought to correct it in **Table 7**. With regard to educational attainment, those with only some primary schooling were much less likely to contact the Commission than individuals with a post-matric education. Almost a quarter (17%) of aggrieved consumers with a post-secondary qualification had approached the NCC. This can be compared unfavourably with those who had either

a senior primary education (8%) or less than senior primary (5%). Subjective poverty had a significant impact on past consumer contact with the Commission. Almost a fifth (17%) of the non-poor had contacted the NCC and this can contrast with 6% of those who are just getting by and 10% of the poor. This socio-economic gradient in reported contact may explained the low level of contact observed amongst the part-time employed. Users of social media were more liable to approach the NCC to make a complaint than non-users. This is, presumably, because social media users are more aware of the Commission.

The most popular response in **Figure 15** was a customer care line or department. Let us look at which socio-demographic subgroup has used this resource the most in **Figure 16**. This type of recourse was very popular amongst the white consumer, 76% of this group told fieldworkers that they had made use of customer care facilities at companies when seeking to resolve a complaint. Indian/Asian and Coloured consumers reported similar levels of usage. Black African consumers, by contrast, were far less likely to report contacting a customer care line or department. Less than half (47%) of Black African consumers with a complaint that they wanted resolved said that they had contacted a company's customer care facility. A substantial economic differential was observed on this type of behaviour, with poor consumers far less likely to have used a customer care facility at a company. More than three-fifths (61%) of those consumers who were non-poor had made use of a customer care line or department. This can be unfavourably compared to 52% of those just getting along and 41% of the poor. There was not a large gender differential in Figure 2 although male consumers were more likely to contact customer care facilities than their female counterparts.

Figure 16: Percentage of Consumers who approached a customer care line or department when dealing with a problem with a product or service, by socio-demographic subgroup (%)



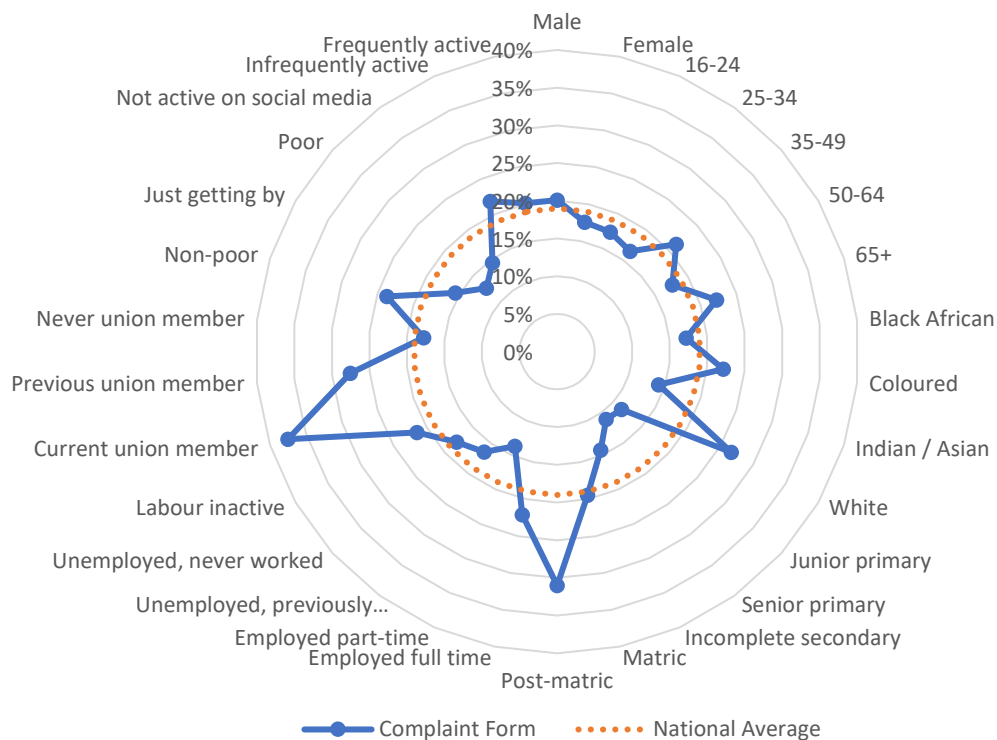
Note: Consumers without a complaint are excluded from the figure.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Let us reflect on the usage of complaint forms by adults looking to settle a consumer grievance in **Figure 17**. There was a distinct educational attainment differential here with better educated consumers more liable to use this method of complaint. We found that 31% of consumers with a post-

matric utilised this method while only 19% of consumers with a matric had. An even lower percentage of those consumers with senior primary education (12%) or less (11%) had made use of complaint forms to resolve a consumer dispute. Much like customer care facilities, complaint forms were more popular with white than Black African consumers. Interestingly, this method was found to be quite common amongst older aggrieved consumers and 22% of those consumers aged 65 and above had used a complaint form. This can be compared unfavourably to those consumers in the 16-24 (17%) and 25-34 (16%) age groups. In addition, we discovered that social media users were more liable to use complaint forms than non-active users. This may be because social media users are more aware of the different complaint forms and how they function.

Figure 17: Percentage of Consumers who utilized a complaint form when dealing with a problem with a product or service, by socio-demographic subgroup (%)



Note: Consumers without a complaint are excluded from the figure.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

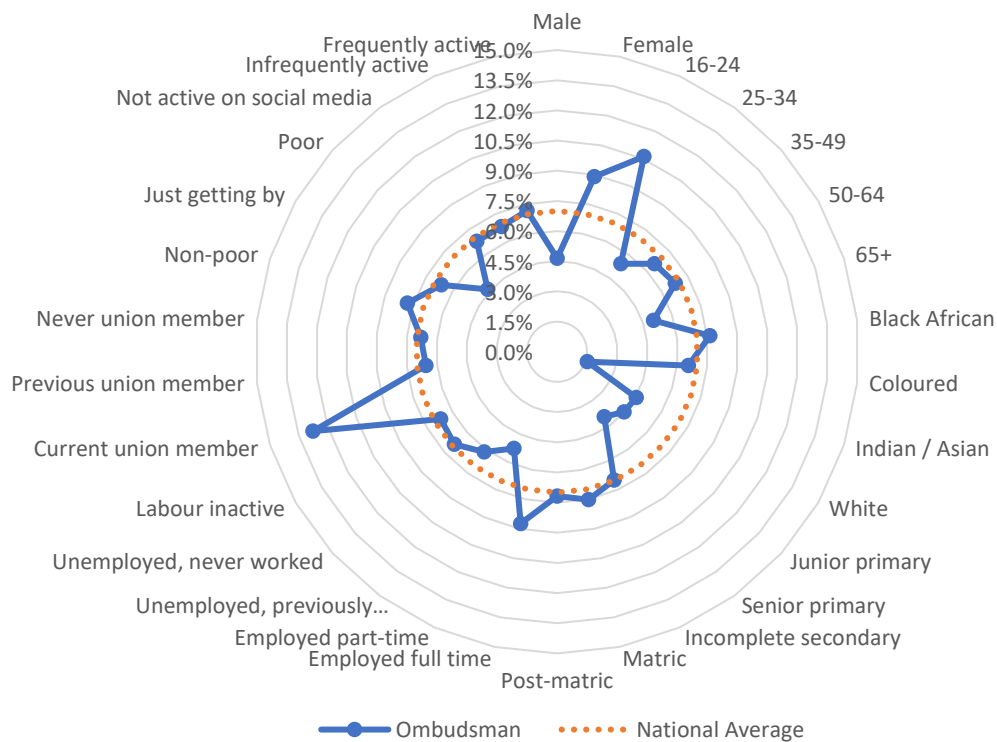
When faced with a consumer complaint, aggrieved consumers can go to the media with their troubles. In **Figure 18** we examine the tendency to engage in this behaviour and identify those subgroups that are more predisposed to use this method of complaint. When compared to men, female consumers were found to be more liable to select this option. Social media users were also more prone to use the media than non-users. However, the size of the social media differential here was not as large as we may have anticipated. In addition, it was perhaps surprising to observe that the media was a relatively popular choice for the poor. About a tenth (9%) of aggrieved poor consumers said that they had approached the media to discuss a complaint. This can be compared to 5% of those just getting by and 8% of the non-poor. The media seem to be an especially unpopular choice for racial minority consumers and only 4% of this group selected this option. Consumers who were union members were also quite disinclined to utilised the media when faced with a dispute. This is interesting given how inclined this consumer group is to use other methods of resolution.

Figure 18: Percentage of consumers who contacted the media when dealing with a problem with a product or service, by socio-demographic subgroup (%)



Note: Consumers without a complaint are excluded from the figure.
 Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Figure 19: Percentage of consumers who approached an Ombudsman when dealing with a problem with a product or service, by socio-demographic subgroup (%)

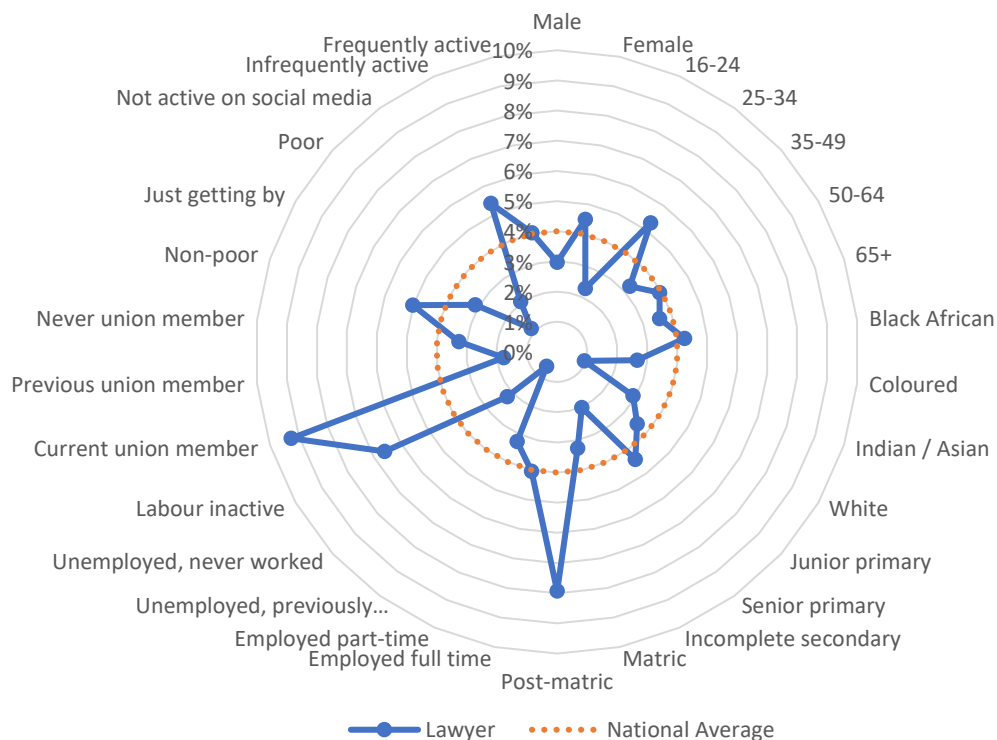


Note: Consumers without a complaint are excluded from the figure.
 Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

In **Figure 19** we explore socio-demographic subgroup differences in the usage of the Ombudsman for consumers who had a complaint and sought to correct it. A larger than expected percentage (8%) of the 16-24 age group said that they had contacted an Ombudsman. This outcome can be somewhat misleading as only 40% of this age group had a consumer complaint that they wanted resolved. However, it is an interesting and noteworthy finding. In addition, of all the subgroups listed in the figure, current union members were discovered to be the most liable to have used a lawyer in the past. Older people, in particular, the 65 and above age group were much less likely to use Ombudsman than other consumers. Lower levels of Ombudsman contact was also noted amongst the white minority and 5% of this group contacted an Ombudsman to complain about a consumer issue. There was a moderate socio-economic gradient observed in Figure 4 although it was less stark than what was detected elsewhere in this section. Consumers who were male were also somewhat less liable to contact an Ombudsman than female consumers.

Now let us turn our attention to the usage of lawyers amongst consumers who had a complaint and sought to settle it. Of all the subgroups listed in **Figure 20**, current union members were found to be the most liable to have used a lawyer in the past. The employment of lawyers was, on the whole, relatively common amongst the more affluent in South African society. Individuals who had a post-matric were, for example, far more liable to report approaching a lawyer in the past than other educational attainment groups. In addition, the non-poor were more prone to utilising a lawyer if faced with a consumer complaint. This significant socio-economic differential is, no doubt, linked to the costs associated with employing legal representation to prosecute a consumer complaint. Interestingly, people living in KwaZulu-Natal were the least liable of all provincial residents to favour engaging a lawyer. People in the Western Cape were also less prone to seek consumer justice via a lawyer than others.

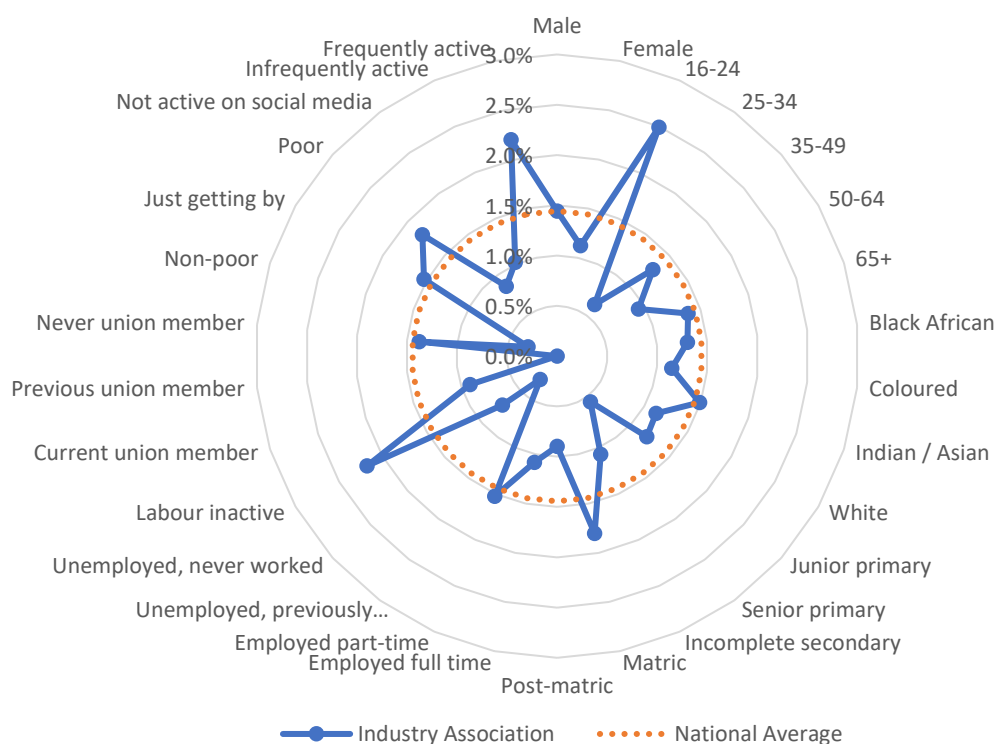
Figure 20: Percentage of consumers who utilized a lawyer when dealing with a problem with a product or service, by socio-demographic subgroup (%)



Note: Consumers without a complaint are excluded from the figure.
Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Finally, we examine subgroup variation in the percentage of consumers who had a complaint and wanted restitution that had, in the past, contacted an industry association. As can be observed from **Figure 21**, very few people reported engaging in this type of behaviour. Less a twentieth of all subgroups listed in the figure said that they had contacted an industry association to make a complaint. The sole exception here are adult consumers living in Mpumalanga. However, we must be careful in interpreting this result. Almost three-quarters (70%) of Mpumalanga residents said that they never had a consumer complaint that they wanted to resolve. Overall, we can say that industry associations are quite unpopular amongst aggrieved consumers.

Figure 21: Percentage of consumers who contacted an industry association when dealing with a problem with a product or service, by socio-demographic subgroup (%)



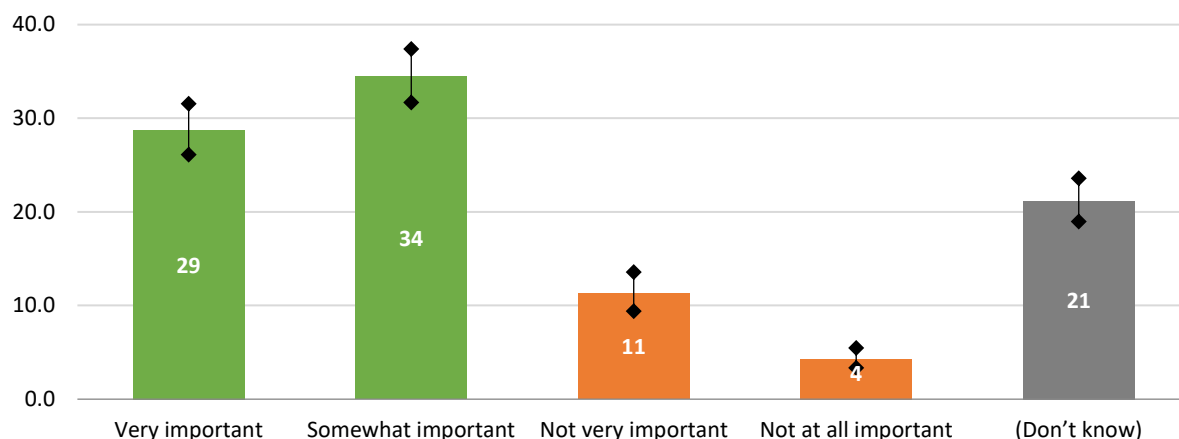
Note: Consumers without a complaint are excluded from the figure.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

7. Demand for the National Consumer Commission and its services

To establish public demand for the National Consumer Commission and the services it offers to consumer, in line with its Consumer Protection Act mandate, the survey included the following question: ‘To what extent do you feel that it is important to have a National Consumer Commission?’. Answers were recorded using a four-point scale, ranging from ‘very important’ to ‘not at all important’. The pattern of responses presented in **Figure 22** demonstrates that South Africans display a resolute sense of the need for a consumer protection body such as the National Consumer Commission. Close to two-thirds (63%) were convinced of the need for the NCC, with 29% believing that this was very important and 34% somewhat important. By contrast, 16% of adults remained unconvinced of the need for the NCC, of which 4% stated that the regulator was ‘not at all’ important and 11% regarding it as ‘not very’ important. A fifth (21%) were uncertain how to respond to the question, which is a relatively high share and is likely to reflect circumscribed awareness of the Commission and its roles and responsibilities.

Figure 22: Perceived importance of the National Consumer Commission (%)



Note: 95% confidence intervals based on the point estimates are represented by the vertical lines superimposed on the bars in the chart.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

The variation in demand for the National Consumer Commission among the South African public based on different socio-demographic attributes is presented in **Table 8**. While there was not a statistically significant age effect underlying opinion on this indicator, men were slightly inclined than women to express the need for the NCC (67% vs. 60% ‘important’). Population group differences were also evident, with white and Indian adults more likely to rate the NCC as an important body than black African and coloured adults. This pattern is due to greater uncertainty in response among black African adults and a mix of uncertainty and critical assessment among coloured adults.

As for class-based differences in assessment, there is a striking educational gradient underlying the perceived importance of the Commission, with demand increasing with educational attainment. In particular, those with a post-matric education were more likely to recognise the need for the NCC than those with lower education levels. Reaffirming the class effect in demand for the NCC, a larger share of those in full-time employment regarded the NCC as important than those in part-time employees and the unemployed. Current union members were also slightly more likely to express a demand for the NCC than workers who have never belonged to a trade union (75% vs. 63%). The non-poor were also marginally more likely to view the NCC as a critical regulatory authority than the poor and those just getting by. In most instances, lower importance ratings were associated with higher levels of uncertainty, rather than a tendency to regard the services of the NCC as unimportant. Finally, from an informational standpoint, those who are frequently active on social media were more convinced of the importance of the Commission than those not using social media (74% vs. 57% ‘important’).

A final observation in relation to **Table 8** is that the share viewing the National Consumer Commission as a necessary regulatory authority ranged between 49% and 77% across all the personal traits examined. With a few exceptions (those with a primary-level education, pensioners, the unemployed) at least 60% of South Africans across different demographic and socio-economic backgrounds rated the NCC as a consumer body that is needed in the country. This is an encouraging message from a consumer protection perspective, though targeted efforts to provide those uncertain of the NCC with information about its mandate should hopefully serve the institution well in further enhancing the demand for it to regulate business-consumer interaction and promote compliance with the Consumer Protection Act.

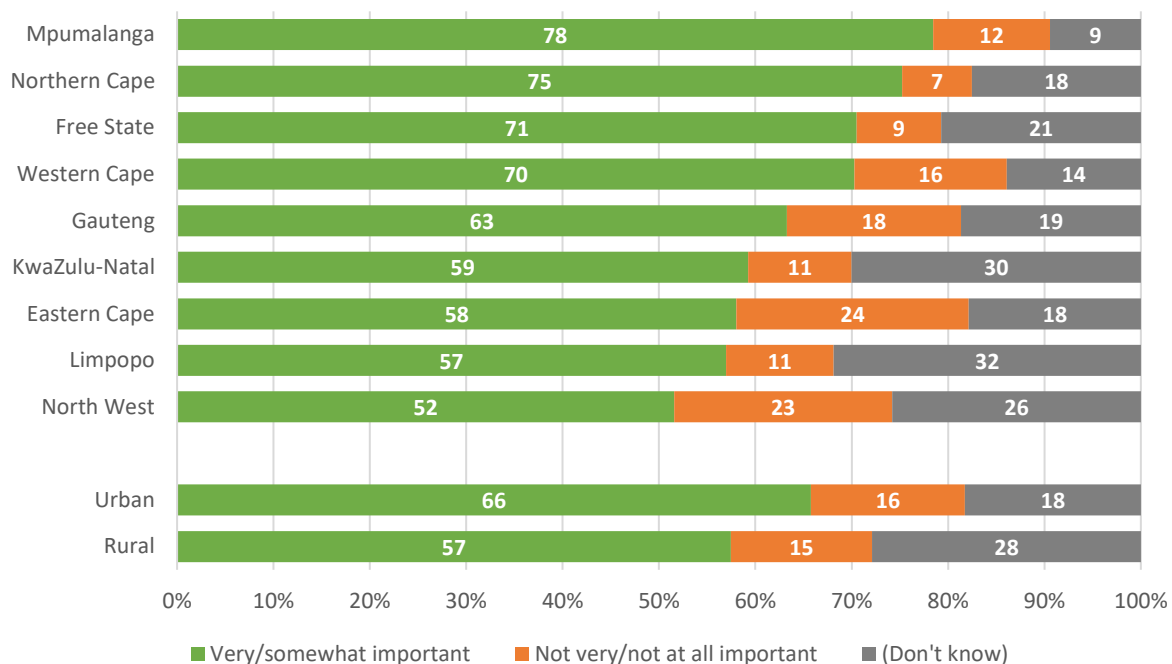
Table 8: Perceived importance of the National Consumer Commission, by subgroup (row %)

	Very / somewhat important	Not very / not at all important	(Don't know)	Total	N	Chi-2 (p-value)
All	63	16	21	100	2843	
Gender (*)						
Male	67	16	18	100	1144	0.0298
Female	60	16	24	100	1699	
Age group (n.s.)						
16-24	65	15	20	100	414	0.5377
25-34	62	15	23	100	609	
35-49	64	18	18	100	840	
50-64	65	13	21	100	641	
65+	56	17	27	100	339	
Population group (***)						
Black African	61	15	23	100	1863	0.0007
Coloured	60	22	18	100	396	
Indian / Asian	76	14	10	100	364	
White	77	14	9	100	220	
Education level (***)						
Junior primary	49	13	38	100	187	0.0000
Senior primary	53	15	32	100	255	
Incomplete secondary	61	17	22	100	928	
Matric or equivalent	65	17	18	100	1022	
Post-matric	76	12	12	100	426	
Employment status (***)						
Employed full time	75	16	9	100	726	0.0000
Employed part-time	55	21	24	100	211	
Unemployed, previously in paid work	58	12	31	100	352	
Unemployed, never in paid work	59	18	23	100	558	
Labour inactive	64	14	21	100	792	
Union membership (**)						
Currently union member	75	20	5	100	206	0.0050
Previously a union member	63	13	24	100	177	
Never a union member	63	16	21	100	2307	
Subjective poverty (***)						
Non-poor	68	17	15	100	1176	0.0006
Just getting by	60	17	23	100	972	
Poor	61	11	28	100	652	
Social media (***)						
Not active on social media	57	15	28	100	1104	0.0000
Infrequently active	63	17	20	100	919	
Frequently active	74	14	12	100	681	
Range of values [low-high]	[49-77]	[11-22]	[5-38]	

Note: Based on Chi-2 analysis, the observed differences between subgroups have been classified as follows: n.s.=not statistically significant, *=significant at 95% confidence level; **= significant at 99% confidence level; and ***=significant at 99.9% confidence level. Green-shaded cells represent above-average values.
Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Consistent with demand for government consumer protection, we again find evidence of marked provincial differences in demand for the National Consumer Commission and its services (**Figure 23**). The share regarding the NCC as very or somewhat important ranged from a high of 78% in Mpumalanga to a low of 52% in North West. The highest ranked provinces based on level of demand are Mpumalanga, Northern Cape and the Free State (all above 70%), while the lowest demand was recorded in the cases of North West, Limpopo and the Eastern Cape (all below 60%). Consumers living in rural areas again expressed lower levels of demand than those based in urban areas, reflecting greater uncertainty rather a belief that the NCC and the services it provides are unimportant. These findings further reinforce the need for a spatially targeted approach to consumer education.

Figure 23: Perceived importance of the National Consumer Commission, by province and urban/rural location (%)



Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

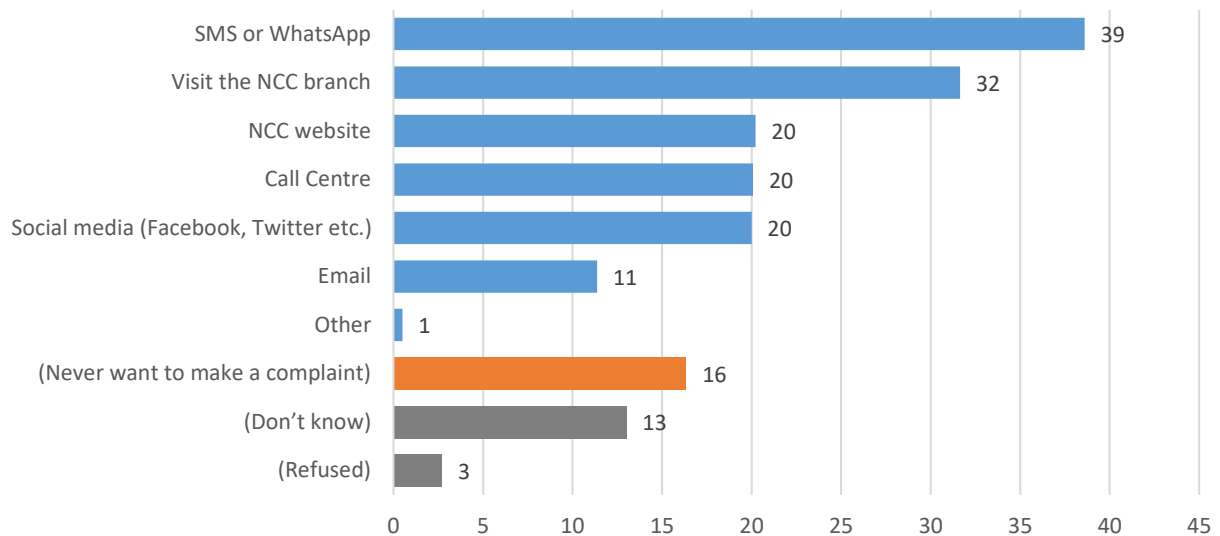
In exploring the association between demand for the National Consumer Commission and awareness of consumer rights and protection, contact with the NCC, and consumer attitudes, we again find a similar pattern to that observed in relation to general support for government consumer protection. While chi-square tests suggested that awareness and attitudes did significantly influence demand for government support. Those with no knowledge of consumer protection legislation and recourse mechanisms were less certain in their demand for the NCC than those registering at least some knowledge in this regard. Those believing that it is easy to resolve a consumer dispute, that businesses and retailers tend to be procedurally fair in handling complaints, and that worry that businesses and retailers prioritise profit maximization over customer support all voiced greater demand for NCC and its services. In this instance, we also find that contact with the National Consumer Commission also had an appreciable bearing on demand for the NCC and its services. The share saying the NCC was very or somewhat important was more than 30 percentage points higher among those having had personal or indirect contact with the NCC than those reporting no such contact (94% vs. 62%). This further supports the conceptual model’s assumption that knowledge, contact, and attitudes, together with socio-demographic attributes such as class position and geographic location, are likely to inform demand for consumer protection, such as the need for recourse bodies such as the National Consumer Commission.

8. Preferred channels for registering a complaint with the National Consumer Commission

Continuing with theme of perceptions and preferences relating to the National Consumer Commission, respondents were asked to indicate how they would like to receive further information about the institution in future. The specific phrasing of the question was as follows: ‘What would be your preferred channels to make a complaint to the National Consumer Commission?’. This was structured as a multiple-choice question, with six main information source options. The national

pattern of responses to the question are presented in **Figure 24** in descending frequency of mention. The most preferred way of receiving NCC-related information was through SMS or WhatsApp, mentioned by approximately two-fifths (39%) of adult consumers. While this is positive in the sense that cellphone penetration and access to SMS and WhatsApp is fairly widespread in South Africa, meaning the bulk SMS' or WhatsApp campaigns can have a broad reach. However, this option imposes stringent limits on how much information can be shared with consumers – literally a few sentences at most. While a link to a website containing more information could be embedded in such text messages, many South Africans lack sufficient data to freely browse the web on their phones.

Figure 24: Preferred channel for registering a complaint with the National Consumer Commission (% , ranked highest to lowest)



Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

The second most common response was visited a branch of the National Consumer Commission (32%). While this is an important and expected answer, the reality is that lack of physical proximity to an NCC office is a challenge for large segment of the adult population. A preference for the NCC website, a call centre or social media was each mentioned by a fifth of adults. These were form notable subsidiary means through which to provide consumer education materials. Email was mentioned by barely a tenth of adults, while a nominal share referred to other means. Finally, 16% said they would never want to make a complaint to the NCC, were unsure how best to respond, while 3% refused to answer.

9. Signs of a COVID-19 effect among the public?

The nature of the disruption to SASAS Round 17 fieldwork activities described in the methodology section above due to the national lockdown that was instituted in late March 2020 presents an opportunity to examine whether the COVID-19 pandemic has had any influence on consumer knowledge, attitudes, recourse, and informational preferences. With approximately 40% of interviews administered prior to the lockdown, and the balance eight months later, we can examine attitudes before and after, and ascertain the pattern of variation on the measures included in the National Consumer Commission survey module.

In **Table 9**, we provide an overview of the evidence for signs that attitudes and behaviour prior to the COVID-19 pandemic in the country were different to those after the introduction of the hard lockdown. The results show that experiences of the COVID-19 pandemic and lockdown had little

bearing on knowledge of consumer protection issues had little bearing, with the exception of increasing awareness of consumer care desks. There was no evidence to suggest a change in consumer attitudes (ease of redress; procedural fairness of retailers/companies; and business profit maximisation over customer support). Recourse-related attitudes and behaviour showed a greater sign of change during 2020, with demand for government consumer protection decline by 8 percentage points, customer complaining behaviour increasing 7 percentage points, and some fluctuation on specific recourse actions. With regard to the National Consumer Commission, contact remained unchanged, and demand for the NCC fell by 6 percentage points. As for preferred NCC information channels, the share opting for the NCC website and social media increased slightly, which might reflect the greater tendency to be working from home following the national COVID lockdown. There was also a weak but significant drop in the share saying they would never want to make a complaint.

Table 9: Summary of evidence on COVID-19 effect on consumer rights and protection measures

Survey measure	Significant differences pre- vs post-lockdown	Significance	Scale of difference (percentage points)
Knowledge and awareness			
Customer care desk in large shops	Weak	*	+8
National Consumer Commission (NCC)	No		
Consumer Protection Act (CPA)	No		
Consumer attitudes			
Perceived easy of resolving product problems	No		
Retailers/companies: real effort to handle complaints fairly.	No		
Retailers/manufacturers: profit maximisation over assisting customers.	No		
Consumer recourse attitudes and behaviour			
Government needs to ensure that the interests of customers are protected and promoted.	Yes	***	-8
Tendency to complain when unhappy about product or service	Yes	***	+7
Specific recourse actions taken to resolve past complaints:			
Customer care line or department	Yes	**	-8
Contacted the media	Weak	*	-4
Contacted a lawyer	Weak	*	+2
National Consumer Commission			
Contact (personal or indirect)	No		
Demand for the NCC and its services	Yes	**	-6
Preferred channels to register complaint:			
NCC website	Yes	***	+4
Social media	Yes	***	+6
Never want to make a complaint	Weak	*	-3

Note: n.s.=not statistically significant, *=significant at 95% confidence level; **= significant at 99% confidence level; and ***=significant at 99.9% confidence level

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

10. Modelling consumer recourse behaviour

10.1 Determinants of the tendency to complain when unhappy with a product or service

In this section we look at which factors predict the frequency of self-reported consumer complaint behaviour. We applied a multivariate regression analysis to identify these factors. An appropriate item had to be constructed that could measure this type of consumer behaviour. After careful deliberation, the research team derived a suitable variable from the following question: “[i]f you are unhappy about a product or service you receive from a shop or company, how often do you tend to

complain about your problem?" The item under discussion was recoded as follows: (i) 'always/often'; (ii) 'seldom'; (iii) 'never'. Given that a large proportion of the sample who had never had a complaint or did not know how to answer the question, a fourth category for the dependent variable was created: 'not applicable/don't know'.

It was necessary to consider how socio-demographic characteristics influence the frequency with which an individual reported that they had complained about a product or service received from a company that they were unhappy about. To account for a respondent's socio-demographic characteristics, a number of standard demographic dummy variables were constructed for this study. The standard demographic dummy variables created captured gender, age, population group, labour market status, union membership, social media usage and province of residence. Following the creation of these variables, we needed to consider individual attitudes towards the conception of consumer complaints. A series of attitudinal variables were created to measure how attitudes of this type influenced consumer complaint behaviour. In addition, we will examine how contact with the NCC, as well personal knowledge of consumer protection, effected consumer behaviour on this issue. How these independent variables were created is outlined below.

Contact NCC. The research wanted to look at the effect of institutional contact on attitude formation. Consequently, a variable was constructed from the responses to the following question: "[h]ave you, a family member or close friend ever made use of the National Consumer Commission (NCC) services?"; If survey participants responded to either of those two questions with a 'yes' they were coded as '1' and the remainder were coded as '0'. Both direct and indirect contact are captured by this variable.

Knowledge Consumer Protection. construct a variable that would measure how knowledgeable a respondent was about consumer protection instruments. Respondents were asked about the following instruments: (i) Customer care desk in large shops (such as Shoprite, Checkers, Jet and Edgars); (ii) National Consumer Commission (NCC); and (iii) Consumer Protection Act. If a respondent had heard about an instrument, then we coded that response as '1'. We summed responses together into a single four-point categorical variable that measures the degree to which a respondent knows about the three instruments.

Conflict easy resolve. Our aim was to create an indicator that would measure whether a respondent felt that consumer conflicts were easy to resolve. Survey participants were asked whether they agreed or disagreed that "[w]hen people have problems with products they buy, it is usually easy to resolve the matter?" Responses were into a four-point category variable, the categories were labelled as: (i) Agree; (ii) Neutral; (iii) Disagree; and (iv) (Don't know).

Complaints handled fairly. The objective was to generate a metric that would qualify whether a respondent thought that the average company handled consumer complaints equitably and honestly. Survey participants were asked whether they agreed or disagreed that "[m]ost retailers/companies make a real effort to handle complaints fairly?" Responses were into a four-point category variable, the categories were identified as: (i) Agree; (ii) Neutral; (iii) Disagree; and (iv) (Don't know).

Profits over customers. The goal was to produce a measure that would determine the degree to which a respondent thought that companies are more concerned about making profits than serving customers. Survey participants were asked whether they agreed or disagreed that "[m]ost retailers/manufacturers worry more about making profits than helping customers?" Responses were into a four-point category variable, the categories were identified as: (i) Agree; (ii) Neutral; (iii) Disagree; and (iv) (Don't know).

Given the nature of our categorical dependent variable, we used multinomial regression approach. This approach models the log odds of the outcomes are modelled as a linear combination of the predictor variables.. The base outcome of our multivariate model is ‘always/often’. The likelihood ratio chi-square of each model indicates that each model fits substantially better than an empty model. In addition, we adjusted the model to account for whether the interview took place before the March 2020 'hard' lockdown period or afterwards. The results of our multinomial (polytomous) logistic regressions are displayed in **Table 10**, showing the coefficients of the regularity that a consumer said that they would act on a complaint. This table shows the log odds of the probability of choosing one outcome category over the probability of choosing the baseline category (i.e., ‘always/often’). As can be observed from the table, socio-demographic characteristics did not act as robust predictors of the dependent variable. Age, gender, employment status, educational attainment and union membership were not statistically significant determinants in the first and second pairings.

Table 10: Multinomial logistic regression of tendency to complain when unhappy with a product or service

	Seldom complain		Never complain		(Never had a complaint / don't know)	
Age	0.000	(0.008)	-0.005	(0.008)	-0.005	(0.006)
Female (ref. male)	-0.259	(0.205)	-0.393	(0.210)	-0.241	(0.176)
Population Group (ref. Black African)						
Coloured	0.545	(0.392)	0.241	(0.312)	0.444	(0.304)
Indian	0.777	(0.346)	** -1.134	(0.404)	** 0.337	(0.339)
White	-0.130	(0.361)	0.118	(0.434)	-0.236	(0.328)
Employment Status (ref. full-time employed)						
Part-time employed	-0.031	(0.363)	-0.299	(0.406)	-0.229	(0.347)
Unemployed, previously worked	0.157	(0.357)	-0.324	(0.379)	0.204	(0.299)
Unemployed, never worked	0.012	(0.347)	0.040	(0.321)	-0.037	(0.281)
Labour market inactive	-0.115	(0.302)	0.259	(0.310)	0.228	(0.249)
Union Member (ref. current member)						
Past member	0.042	(0.518)	-1.161	(0.647)	-1.469	(0.498) **
Never member (Undeclared)	-0.074	(0.400)	-0.136	(0.485)	-0.591	(0.353)
(Undeclared)	0.785	(0.596)	-0.080	(0.702)	-0.412	(0.575)
Years of formal schooling	0.022	(0.031)	0.001	(0.031)	-0.013	(0.028)
Social Media (ref. non-user)						
Infrequent user	0.074	(0.248)	-0.609	(0.267)	* -0.189	(0.229)
Frequent user	0.164	(0.306)	-0.399	(0.307)	0.137	(0.253)
Contact with the NCC	0.105	(0.470)	-2.602	(0.804)	** -1.093	(0.628)
Consumer protection knowledge	-0.103	(0.084)	-0.342	(0.096)	*** -0.499	(0.073) ***
Conflict easy resolve (ref. Agree)						
Neutral	0.378	(0.269)	0.367	(0.285)	0.160	(0.210)
Disagree (Don't know)	0.504	(0.372)	1.151	(0.351)	** -0.787	(0.329) *
(Don't know)	-0.135	(0.517)	1.116	(0.391)	** -0.004	(0.355)
Complaints handled fairly (ref. Agree)						
Neutral	0.144	(0.284)	0.515	(0.292)	0.155	(0.209)
Disagree (Don't know)	0.097	(0.322)	0.366	(0.339)	0.250	(0.275)
(Don't know)	1.007	(0.782)	0.854	(0.468)	0.926	(0.429) *
Profits over customers (ref. Agree)						
Neutral	-0.066	(0.280)	-0.461	(0.254)	0.064	(0.199)
Disagree (Don't know)	0.136	(0.299)	-0.075	(0.367)	0.052	(0.263)
(Don't know)	-0.524	(0.725)	0.109	(0.486)	1.060	(0.478) *

***p < .001. **p < .01. *p < .05. n.s. = not significant

Notes: 1. Standard linearized errors in parenthesis; 2. Base outcome is ‘Always/Often’; 3. Regression model controls for whether the interview was conducted prior to the COVID-19 related lockdown and province of residence; 4. Data is weighted to be nationally representative of the adult population (16 years and older) living in South Africa; and 5. Number of observations is 2,639, F(114, 2525) =4.69.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

It was interesting to note that being a member of the Indian minority made an individual less likely to report never complaining. Being a part of the Indian community reduced the log odds of selecting 'never' over 'always/often' by 1.134 (SE=0.404; p=0.005). In addition, it was curious to observe that describing yourself as Indian increased the log odds ($r= 0.777$; SE=0.346; p=0.025) of opting for 'seldom' when considering the question. Subjective poverty had a positive correlation with the dependent in the third pairing, implying that being poor improved the log odds ($r= 0.708$; SE=0.231; p=0.002) of answering the question. Being a past member of a trade union also seem to have an effect on whether an individual would be able to answer the question on self-reported consumer complaint behaviour. Being a former union member decreased the log odds ($r= -1.469$; SE=0.498; p=0.001) of selecting the dependent (versus the base outcome) in the third pairing and this correlation was statistically significant at the 1% level.

We discovered that contacting (whether directly or indirectly) the NCC decreased the log odds of choosing 'never' ($r= -2.602$; SE=0.804; p=0.001) versus the base outcome. Looking at this outcome, it would seem that having contact with the Commission (either direct or indirect) did reduced the probability that an individual would never act on a consumer complaint. Contact had a negative effect on selecting 'uncertain' in the third pairing, but the effect was not statistically significant at the 5% level. Knowledge of consumer protection reduced the likelihood of either never having had a complaint or of never acting on a consumer complaint. Compared to the base outcome, a one unit increase on the knowledge scale reduced the log odds of selecting 'never' ($r= -0.342$; SE=0.096; p=0.000) and 'not applicable/don't know' ($r= -0.499$; SE=0.073; p=0.000). These model outputs confirmed our initial expectations and suggested that knowledge of consumer protection makes an individual more liable to act on that knowledge.

Let us explore how the attitudinal variables selected for our analysis affect the dependent variable. None of the three attitudinal variables selected had a correlation with the dependent in the first pairing that was statistically significant at the 5% level. In the second pairing we can note that both the 'complaints handled fairly' and 'profits over customers' variables did not have a statistically significant correlation with the dependent variable at the 5% level. It was interesting to note that the 'conflict easy resolve' variable did correlated with the dependent variable in the second pairing at an appropriate level of statistical significance. Disagreeing with the 'conflict easy resolve' statement increased the log odds ($r= 1.151$; SE=0.351; p=0.001) of selecting 'never' over 'always/often'. This suggests that people who think that consumer conflicts are simple to solve, are less likely to have ever complained about a consumer protection issue.

10.2 Determinants of the public demand for the National Consumer Commission and its services

Turning now to the factors that predict public assessments of the importance of the NCC, we employ a multivariate regression model. A suitable item had to be assembled that could evaluate attitudes of this type. After thorough discussion, the research team derived an appropriate variable from the following question: "[t]o what extent do you feel that it is important to have a National Consumer Commission?" The item under consideration was coded as follows: (i) 'very important'; (ii) 'somewhat important'; (iii) 'not important'. Given that a large proportion (N=603) of the sample did not know how to answer the question, a fourth category for the dependent variable was created: 'don't know'. In view of the nominal nature of this dependent variable, we applied a multinomial regression approach. The first category (i.e., 'very important') of the dependent variable is the base outcome of our multivariate multinomial model. The likelihood ratio chi-square of each model specifies that each fitted better than an empty model. Model outcomes are presented in **Table 11**, displaying the coefficients of the degree to which an individual said that the NCC was important.

Table 11: Multinomial logistic regression of perceived importance of having a National Consumer Commission

	Somewhat important			Not important		(Don't know)			
Age	-0.001	(0.006)		-0.009	(0.009)	-0.003	(0.007)		
Female (ref. male)	0.361	(0.172)	*	0.340	(0.226)	0.565	(0.211)	**	
Population Group (ref. Black African)									
Coloured	0.287	(0.275)		0.723	(0.383)	0.442	(0.337)		
Indian	0.129	(0.277)		0.236	(0.448)	-0.027	(0.401)		
White	0.114	(0.296)		-0.189	(0.393)	-0.680	(0.447)		
Employment Status (ref. full-time employed)									
Part-time employed	-0.058	(0.354)		0.680	(0.401)	0.768	(0.427)		
Unemployed, previously worked	-0.433	(0.294)		-0.274	(0.414)	0.878	(0.397)	*	
Unemployed, never worked	-0.330	(0.272)		-0.046	(0.364)	-0.138	(0.363)		
Labour market inactive	-0.697	(0.253)	**	-0.455	(0.307)	-0.148	(0.327)		
Union Member (ref. current member)									
Past member	0.443	(0.415)		-0.245	(0.571)	1.199	(0.585)	*	
Never member	0.890	(0.301)	**	0.119	(0.412)	1.120	(0.479)	*	
(Undeclared)	0.418	(0.610)		-1.013	(0.705)	1.890	(0.712)	**	
Years of Formal Schooling	-0.040	(0.030)		-0.029	(0.036)	-0.040	(0.035)		
Subjective poverty (ref. non-poor)									
Just getting along	-0.178	(0.196)		-0.151	(0.272)	0.106	(0.257)		
Poor	-0.096	(0.232)		-0.606	(0.324)	-0.098	(0.288)		
Social Media (ref. non-user)									
Infrequent user	0.374	(0.223)		0.220	(0.316)	0.088	(0.260)		
Frequent user	-0.381	(0.252)		-0.676	(0.372)	-0.982	(0.329)	**	
Contact with the NCC	-0.900	(0.411)	*	-2.151	(0.764)	**	-24.426	(0.348)	***
Consumer protection knowledge	-0.123	(0.075)		-0.212	(0.093)	*	-0.380	(0.093)	***
Conflict easy resolve (ref. Agree)									
Neutral	0.615	(0.243)	*	1.318	(0.282)	***	1.029	(0.303)	**
Disagree	-0.576	(0.268)	*	0.334	(0.314)		0.160	(0.373)	
(Don't know)	-1.306	(0.415)	**	-0.434	(0.656)		0.847	(0.429)	*
Complaints handled fairly (ref. Agree)									
Neutral	0.597	(0.225)	**	0.723	(0.290)	*	0.805	(0.287)	**
Disagree	0.038	(0.243)		0.616	(0.302)	*	-0.083	(0.384)	
(Don't know)	0.145	(0.502)		0.038	(0.492)		1.059	(0.546)	
Profits over customers (ref. Agree)									
Neutral	0.998	(0.225)	***	1.291	(0.289)	***	1.232	(0.293)	***
Disagree	0.181	(0.268)		0.942	(0.294)	**	0.490	(0.345)	
(Don't know)	0.755	(0.516)		1.301	(0.518)	*	1.222	(0.558)	*

***p < .001. **p < .01. *p < .05. n.s. = not significant

Notes: 1. Standard linearized errors in parenthesis; 2. Base outcome is 'very important'; 3. Regression model controls for whether the interview was conducted prior to the COVID-19 related lockdown and province of residence; 4. Data is weighted to be nationally representative of the adult population (16 years and older) living in South Africa; and 5. Number of observations is 2,639, F(114, 2525) = 89.49.

Source: HSRC SASAS 2020/21, NCC Attitudes towards consumer rights and protection

Subjective poverty, population group and age did not act as robust predictors of the dependent variable in our model. None of these variables were statistically significant determinants at the 5% level in the first and second pairings. Being a current union member seem to enhance the likelihood that an individual would know whether the NCC is important or not. Compared to the base outcome, the correlation was somewhat larger for never being a union member ($r = 1.199$; $SE = 0.585$; $p = 0.040$) than for previous union member ($r = 1.120$; $SE = 0.479$; $p = 0.020$). In addition, being female seemed to reduce the chances that an individual would be able to answer the question. It was clear that, versus the base outcome, belonging to the female increased the log odds ($r = 0.565$; $SE = 0.211$; $p = 0.007$) of selecting 'don't know' in the table.

It would appear that having contact with the Commission (either direct or indirect) was a robust driver of public attitudes towards the NCC. When compared to the base outcome, having contact was negatively correlated with selecting 'not important' ($r = -2.151$; $SE = 0.764$; $p = 0.005$). There was also a statistically significant correlation (albeit somewhat smaller) observed in the first pairing as well. Contacting the Commission significantly improved the log odds ($r = -0.900$; $SE = 0.411$; $p = 0.029$) of choosing 'somewhat important'. Having an encounter with the organisation, in other words, improved the chances that you would give the NCC a favourable evaluation. Our knowledge variable had a statistically significant correlation with the dependent in two of the three pairings. From a comparative perspective, knowledge had quite a large effect on selecting both 'not important' and 'don't know' over the base outcome. Interestingly, the size of the effect in the second pairing was smaller ($r = -0.212$; $SE = 0.093$; $p = 0.022$) than what was observed in the third ($r = -0.900$; $SE = 0.411$; $p = 0.000$). Knowledge of consumer protection had a negative correlation in the first pairing, but that correlation was not statistically significant at the 5% level.

Turning our attention to the attitudinal variables selected for our analysis, we find that some have a statistically significant effect on the dependent variable. All of the three attitudinal variables selected had a correlation with the dependent in the third pairing. If an individual gave a neutral answer to any of the three consumer protection statements, then that person was more likely to claim that they did not know about the importance of the NCC. Of the three attitudinal variables, the second attitudinal variable had the weakest effect on the dependent in the third pairing. Disagreeing with the 'complaints handled fairly' and 'profits over customers' statements improved the chances that an individual would answer 'not important' in the second pairing. A similar effect was not seen for the 'conflict easy resolve' variable, disagreeing that consumer conflicts were trouble-free did not increase the likelihood that an individual would think that the NCC is not important. Rejecting with the 'conflict easy resolve' statement, however, did increase the likelihood that an individual would think that the Commission is very important. Disagreeing with the 'conflict easy resolve' statement decreased the log odds ($r = -0.576$; $SE = 0.268$; $p = 0.031$) of selecting 'somewhat important' over 'very important'.

11. Conclusion

The results of this survey module on attitudes towards consumer protection and rights, while consisted of 13 questions, has managed to provide key insight into the mind of the consumer at a particularly vulnerable time during the country's contemporary history. The COVID-19 pandemic has led to growing socio-economic vulnerability and social disadvantage, compounding pre-existing national challenges such as poverty, unemployment and inequality. In such as context, the need for consumer protection becomes particularly salient, ensuring that consumers are not exposed to unfair business practices that would ultimately place individuals and households under increasing duress. The study has aim to test a basic conceptual model, in which awareness of consumer protection issues, contact with resolution dispute bodies such as the NCC, and consumer attitudes, together with personal and household-level socio-demographic traits, have an influence on demand for government consumer protection and a tendency to engage in redress-promoting behaviour. This model has largely shown to hold true in the South African case.

The survey results also offer salient findings that would have a bearing on consumer education initiatives in future. Not only has it shown that there is considerable scope for further enhancing knowledge of consumer rights and protection, but it has also provided insight into differentiated need among the South African public. There remain clear class and spatial divisions in knowledge, attitudes and beliefs in the country. Given that these all exert a bearing on recourse-seeking behaviour, ensuring that consumer awareness is promoted through targeted campaigns and interventions is crucial, especially given the globalised and increasingly online nature of markets and market transactions. The

fact that consumers were less likely to express negative views in response to many items included in the survey, but rather displayed higher levels of uncertainty and ambivalence also suggests that educational campaigns may be able to reach this 'moveable middle', and that this information is likely to reinforce a pro-consumer protection stance.

A large majority of South Africans have never made use of the services of the National Consumer Commission, and more than half have never heard of the institution. This again speaks to the need for ongoing efforts at sensitising the public about the NCC, and when it is appropriate to approach it for assistance. An encouraging message from the survey is that nearly two-thirds (63%) believe the NCC is an important mechanism for promoting consumer rights and protection, which is reflected in the more general public demand for consumer protection. The survey findings also offers the NCC insight into the different ways in which the public wishes to receive information about its services, which can also be used to develop targeted and differentiated education initiatives.

Finally, the survey showed that the COVID-19 pandemic did not radically alter patterns of knowledge, contact with the NCC or general consumer attitudes. It did exert some influence on recourse attitudes and behaviour, though the scale of this effect was mostly in the 5 to 10 percentage point range. Even though the experiences of the past year have weighed heavily on consumers and business alike, the general stability of the consumer predispositions examined in the study, especially given their tendency to favour an active consumer philosophy, is something to celebrate. While more can be done to ensure that the values and rights embedded in the Consumer Protection Act are reflected in South African consumer culture, it is apparent that, after more than a decade since the promulgation of the Act and the establishment of recourse mechanisms such as the National Consumer Commission, we are on the right path to achieving this.

12. Appendices

Appendix 1: SASAS Round 17 NCC module on consumer rights and protection

SOUTH AFRICAN SOCIAL ATTITUDES SURVEY Questionnaire 2: February 2020



CONSUMER RIGHTS AND PROTECTION

I am now going to ask you some questions about consumer rights and protection.

How familiar are you with the following terms?

	Have not heard of it	Have heard of it, but know very little or nothing about it	Know enough about it to explain it to a friend	(Do not know)
1. Customer care desk in large shops such as Shoprite, Checkers, Jet and Edgars	1	2	3	8
2. National Consumer Commission (NCC)	1	2	3	8
3. Consumer Protection Act	1	2	3	8

To what extent do you agree or disagree with the following statements? [*Showcard 1*]

	Strongly agree	Agree	Neither agree nor disagree	Dis-agree	Strongly disagree	(Do not know)
4. When people have problems with products they buy, it is usually easy to resolve the matter.	1	2	3	4	5	8
5. Government needs to ensure that the interests of customers are protected and promoted.	1	2	3	4	5	8
6. Most retailers/companies make a real effort to handle complaints fairly.	1	2	3	4	5	8
7. Most retailers/manufacturers worry more about making profits than helping customers.	1	2	3	4	5	8

When people are unhappy with the treatment or service they receive from a shop or company, there are different ways they can resolve their complaint.

8. If you are unhappy about a product or service you receive from a shop or company, how often do you tend to complain about your problem?

(Not applicable – never had a complaint)	0	→ Skip to Q. Error! Reference source not found.
Always	1	Ask Q.0
Often	2	Ask Q.0
Seldom	3	Ask Q.0

Never	4	→ Skip to Q. Error! Reference source not found.
(Do not know)	8	Ask Q.0

9. Which of the following, if any, have you done in the past to resolve your complaint about a product or service you receive from a shop or company? [*Showcard 33*]

**INTERVIEWER: MULTIPLE RESPONSES ALLOWED. CIRCLE ALL THAT APPLY.
PLEASE DO NOT READ OUT.**

a.	Tried to resolve the matter directly with the customer care line or department of the shop or company	1
b.	Completed and submitting a complaint form	2
c.	Reported the matter to an Ombudsman	3
d.	The National Consumer Commission (NCC)	4
e.	Contacted the media	5
f.	Contacted a lawyer	6
g.	Contacted an industry association	7
h.	Other (specify)	8
i.	(Refused to answer)	9

10. Have you, a family member or close friend ever made use of the National Consumer Commission (NCC) services?

Yes	1	Ask Q.0
No	4	→ Skip to Q.12
(Do not know)	8	→ Skip to Q.12

11. In your own words, why did you, a family member or close friend go to the National Consumer Commission (NCC)?

**INTERVIEWER: PLEASE ENCOURAGE THE RESPONDENT TO PROVIDE AS MUCH
DETAIL AS POSSIBLE.**

The National Consumer Commission is a government entity established to protect consumer's rights and prosecute suppliers that infringe those rights.

12. To what extent do you feel that it is important to have a National Consumer Commission? [*Showcard 27*]

Very important	1
Somewhat important	2
Not very important	3
Not at all important	4
(Don't know)	8

13. What would be your preferred channels to make a complaint to the National Consumer Commission?

**INTERVIEWER: MULTIPLE RESPONSES ALLOWED. CIRCLE ALL THAT APPLY.
PLEASE DO NOT READ OUT.**

a.	SMS or WhatsApp	01
b.	The National Consumer Commission website	02
c.	Call Centre	03
d.	Visit the National Consumer Commission branch	04
e.	Social media (Facebook, Twitter etc.)	05
f.	Email	06
g.	Other (specify)	07
h.	(None the above – never want to make a complaint)	88
i.	(Don't know)	98
j.	Refused	99

Appendix 2: Self-provided reasons for personal or family member/friend visiting the National Consumer Commission

A bought t-shirt
About the expiring date of food
Her business has been closed down and her partner cheated her
Bad
Bcz bendingonelisekanga ngento endiyithengileyo
Because the problem was unfair
Bought a stove from Shoprite ,it only worked for two days
Consumer rights
Because we fight for our rights
Due to the COVID-19 pandemic
Get message across
Have problem with furniture shop
Help
Helps consumers solve their disputes with certain shops
I had a dispute with furniture store
I was quoted a settlement and they then said i still owed them more
If you have a problem with something that you buy
Is their responsibility
It is also base on a CCMA fights for our rights
It is similar to the CCMA
It was a problem of a finisher shop about the sleeping couch
Its a rights of a customers
My bread was got bad before expire date a day after I bought it
My sister lost her job and the furnishing firm repossessed her furniture. She contacted the consumer council and her furniture had to be returned to her
Not satisfied with service
Protect Consumers
Protecting worker's
Provide as much possible
Quality of the item wasn't the same
Sasingaxolanga yinto esayithengayo
She ate the food that already expired so the owner of the shop gave her attitude
She had a problem with the employer
She was bullied because of a complaint about a product she wasn't happy about
The food was not in a good condition
The product that we bought was not in good condition and at the shop they gave us problem to return it
They helped and sorted it out
They need help concerning their issues
They refused to take the clothes
They want consumer service
To be helped on how to pay their debts
To complain
To complain about the
To complain about the damaged goods
To complain about the goods
To complain about the goods
To complain about the problem
To solve a problem with the NCC
Ukunganeliseki uma ngikhononda ngekikuthengile
Unsatisfied services
Very well
Was given an inadequate product /service and therefore referred there.
Was not happy with the product and services
We had a complain
We have been mislead with the product
Was not satisfy with the product
Yes I don't like

