



# Consumer Rights Paradigm: Development of the Construct in the Jordanian Context

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## Abstract

Due to the lack of empirical measures of consumer rights in developing countries in particular, this research aimed to tackle this issue in the context of Jordan. The research adopted a triangulated methodology of initial inductive research work followed by a deductive research approach, implemented empirically. Data were collected from 660 consumers, using a mall intercept method. Multiple statistical techniques were employed for data analysis, using SPSS-23 and a structural equation model (AMOS-23). Three key findings emerged from the current research work. First, the results identified six fundamental consumer rights. These were: (1) right to safety; (2) right to be informed; (3) right to be heard; (4) right to choose; (5) right to privacy; and (6) right to redress. These rights were measured on 29 items, based on confirmatory factor analysis results. (Original list included 53 items.) Second, the status of perceived consumer rights in the study area was not very satisfactory, reflecting a public discontent due to poor consumerism. Third, no significant differences were noticed in consumers' perception regarding their rights due to their demographic factors. In view of the overall findings, the current authors made several recommendations to both marketing practitioners and public policy makers to improve the quality of consumer rights in the study area. The main contribution of the current research was the development and validation of a measuring scale of consumer rights based on 29 measuring items, structured in six categories.

**Keywords** Scale development · Consumer rights · Triangulated methodology

## Introduction

The interest in consumer rights by governments, organizations, policy makers, scholars, specialists, and practitioners has provided a solid foundation to examine various aspects of consumer rights at the academic level. In this regard, the existing literature has made significant contributions in explaining scope, nature, and purpose of consumer rights as proposed by policy research, governments, and supranational organizations, such as United Nations, European Union

(Cartwright 2016; Ukwueze 2016; Barnard 2015; Larsen and Lawson 2013a; Reddy and Rampersad 2012). Previous research developed conceptual frameworks to address consumer complaint behaviour (Donoghue and Klerk 2009); and reassess the United Nations consumer protection guidelines through a justice-based framework (Larsen and Lawson 2013b). Other research works addressed issues related to customer health insurance protection (e.g. Custer 2016); customer financial protection (e.g. Horn 2017); labelling and product literacy (e.g. Kopp 2012); customer privacy (e.g. Kucuk 2016); food safety (e.g. Tigerstrom 2017); and deceptive advertising (e.g. Xie et al. 2015). Although these studies enhanced significantly our understanding of consumer rights, two issues are worth considering:

The first issue is related to the lack of empirical measures of consumer rights. More specifically, a review of the literature indicated that there was only one exploratory study to develop a measurement scale of consumer rights, and it was confined to the Nigerian electricity industry (Usman et al. 2016). The second issue is related to the dearth of relevant studies conducted in developing countries. Although the

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concept of consumer rights has received a growing attention in the literature, the focus was on the western context where protecting consumer rights is a fundamental issue. However, in the case of developing countries, consumer affairs did not appear to catch much attention, leaving an unclear status of consumer rights with apparently poor consumer-oriented culture (Adra et al. 2017; World Bank 2009; Donoghue and Klerk 2009). In particular, this phenomenon was characterized by the followings: inadequate customer education programs; poor enforcement of rules and regulations (Brobeck and Mayer 2015); restrictions on consumer associations (Mallin 2009); poor consumer legislations (Donoghue et al. 2016); weak bargaining power of consumers (Ukwueze 2016); limited product choices (Ünlüönen and Yazicioglu 2003); and poor awareness of fundamental consumer rights (Donoghue et al. 2016). These issues, however, paved the way for measuring consumer rights in developing countries and understanding status of consumerism.

In view of the above phenomenon, the primary purpose of the current research is to address the issue of consumer rights in the context of Jordan. In particular, this research will address the following objectives:

1. Identify and confirm fundamental consumer rights.
2. Develop a valid and reliable measuring scale to assess status of perceived consumer rights.
3. Assess status of perceived consumer rights using the above measuring scale.
4. Examine whether perceived consumer rights vary by consumer demographics (gender, age, income, and education).

To achieve the above objectives, the current research will draw mainly on five leading frameworks proposed by President Kennedy (1962); the European Union (1975); the United Nations (1985); the South African Consumer Protection Act 68 of 2008, and the United Nations (2016). In fact, many studies cited these frameworks (for example, Donoghue et al. 2016; Ukwueze 2016; Alsmadi and Khizindar 2015; Barnard 2015; Larsen and Lawson 2013a, b; Reddy and Rampersad 2012; Donoghue and Klerk 2009; Ünlüönen and Yazicioglu 2003). However, as these frameworks were developed from different ideological, political, moral and socio-economical perspectives, a qualitative research work will be needed to fine-tune to local conditions, using interviews and focus groups. This will help clarify the nature and kind of consumer rights to reflect on the context of the current research. Also, it will help in generating a pool of items to address each consumer right. This will be followed by a quantitative research work to confirm the number and kind of consumer rights and their measurement.

The next section provides a contextual background of Jordan-the study area.

## Context of the Study Area

Jordan—the study area—is a Middle Eastern Arab country, located in Western Asia, on the East Bank of the Jordan River. The country is strategically located at the crossroads of Asia, Africa, and Europe. Its population size is 9.5 million, with Amman being the capital city and centre for major economic, political, and cultural activities. The ruling system in Jordan is a constitutional monarchy. Islam is the dominant religion in the country (92%), which co-exists with an indigenous Christian minority. Jordan is considered among the safest and most stable in the Middle East, with its people being naturally generous and hospitable (Dickey 2013). The ruling Hashemite dynasty has had custodianship over key holy sites in Jerusalem since 1924, a position that reinforced the Jordan–Israel peace treaty (Strickland 2015). Jordan is classified as “a lower-middle income” economy in the region (World Bank Data, 2017). Its economy suffers from relatively high rates of unemployment and poverty (The World Fact book–Jordan 2016), in addition to lack of natural resources, large influx of refugees, and regional turmoil (Jordan’s Economy Surprises 2015). Jordan’s illiteracy rate is 9.1%, which is among the lowest in the region (The Jordan Times 2016). Regarding human rights, the main problems were relating to freedom of expression and belief, freedom of associations, and discrimination against women (Human Rights Watch 2017). To address these weaknesses, the government launched a Comprehensive National Plan for Human Rights, a 10-year initiative that called for changes in numerous laws, policies, and practices. Concerning cultural traditions, Hofstede (1997) noted that Arab cultures such as the Jordanian culture were likely to have high power distance, high uncertainty avoidance, a collectivist orientation, and a masculine bias. These unique features of the Jordanian context may have influenced consumers’ perceptions of their rights differently from those in the developed world. This further enhances the justification to conduct the current research.

The next section reviews the relevant literature of consumer rights.

## Literature Review

### Consumerism

The concept of consumerism is a movement that refers to making sufficient efforts, at different levels, to protect consumers from an unethical business behaviour in a society. Armstrong and Kotler (2013, p. 517) define it as “an

organized movement of citizens and government agencies to improve the rights and power of buyers in relation to sellers". For example, poor consumerism can seriously threaten fundamental consumer rights and make them highly vulnerable to various abuses, such as misleading prices, deceptive promotion, unclear product side effects, harmful products, deteriorated services, misleading product labelling, poor packaging, vague product warranty, unfulfilled promises. On the contrary, improved consumerism can, at least, provide consumers with adequate means to access information and offer speedy redress of their complaints (Chatterjee and Sahoo 2011). Erasmus (2013) explained that consumerism evolves through four stages: in the first stage, consumers feel unprotected against business misbehaviour; in the second stage, they start voicing their complaints and concerns; in the third stage, organizations and associations are established to protect consumer rights; and in the final stage, consumers become confident that their rights are protected. Erasmus indicated that most developing countries are still in the first two stages, while the majority of developed countries are in the last two stages.

## Consumer Rights

Consumer movements, coupled with social critics and consumer activists, provoked the late US president John Kennedy to introduce a bill of four consumer rights for the first time in 1962 (Donoghue et al. 2016; Larsen and Lawson 2013a, b). These rights were:

- The right to safety;
- The right to be informed;
- The right to choose; and
- The right to be heard.

This "bill of consumer rights" has, ever since, established the ground of what we call today "consumer rights" and begun to draw much attention by governments and supranational organizations. For example, in 1975, the European Union introduced five distinctive consumer rights (European Union 1975):

- The right to protection of health and safety;
- The right to protection of economic interest;
- The right to claim for damage;
- The right to be educated; and
- The right to legal representation.

Additionally, in 1985, the General Assembly of the United Nations adopted a set of eight consumer rights, namely (The United Nations 1985):

- The right to the satisfaction of basic needs;
- The right to safety;
- the right to be informed;
- The right to choose;
- The right to be heard;
- the right to redress;
- The right to consumer education; and
- The right to a healthy environment.

These rights were further revised and updated in 2016 (The United Nations 2016), which resulted in proposing the following rights:

- Protecting consumers from hazards to their safety and health;
- Accessing to adequate information,
- Consumer education;
- Accessing essential goods/services;
- Protecting vulnerable consumers;
- Protecting the economic interests of consumers;
- Freedom to form consumer groups;
- Protecting consumer privacy;
- Availability of effective consumer dispute resolution and redress;
- Promoting sustainable consumption patterns; and
- Protecting consumers when using electronic commerce.

One major initiative was a proposal of nine basic consumer rights by the South African Consumer Protection Act 68 (CPA) in 2008 (Ukwueze 2016). These were:

- The right to equality in the market place;
- The right to consumer privacy;
- The right to choose;
- The right to disclosure of information;
- The right to fair marketing;
- The right to honest dealing;
- The right to fair terms and conditions;
- The right to fair value, quality and safety; and
- The right to accountability by suppliers.

However, the above major frameworks (i.e. President Kennedy' bill of rights, the EU, the UN, and the South African CPA), which were frequently cited in the literature, revealed a variation in the number and nature of consumer rights, as shown in Table 1.

A careful examination of Table 1 revealed that these variations were possibly due to geographical, ideological, socio-economical, and political differences. For example, consumer rights in Kennedy's framework were essentially basic to consumers possibly because consumer movements and consumer unions were at early stages at that time (Larsen and Lawson 2013a). Additionally, Kennedy, as a

**Table 1** Similarities and differences among main frameworks of consumer rights

Consumer rights	Main frameworks of consumer rights				
	The United Nations (2016)	South African CPA (2008)	The United Nations (1985)	European Union (1975)	John Kennedy (1962)
Right to safety	Yes	Yes	Yes	Yes	Yes
Right to a healthy environment	Yes	No	Yes	Yes	No
Right to fair value and quality	No	Yes	No	No	No
Promoting sustainable consumption patterns	Yes	No	No	No	No
Right to be informed	Yes	Yes	Yes	No	Yes
Right to be educated	Yes	No	Yes	Yes	No
Right to choose	No	Yes	Yes	No	Yes
Right to be heard	No	No	Yes	Yes	Yes
Right to redress	Yes	Yes	Yes	Yes	No
Protecting the economic interests of consumers	Yes	No	No	Yes	No
Protecting consumer privacy	Yes	Yes	No	No	No
Right to satisfying basic needs	Yes	No	Yes	No	No
Protecting vulnerable consumers	Yes	No	No	No	No
Freedom to form consumer groups	Yes	No	No	No	No
Protecting consumers when using electronic commerce	Yes	No	No	No	No
Right to equality in the market place	No	Yes	No	No	No
Right to fair marketing	No	Yes	No	No	No
Right to fair terms and condition	No	Yes	No	No	No
Right to honest dealing	No	Yes	No	No	No

President, announced the four rights as part of his electoral campaign (Donoghue et al. 2016), rather than a part of consumer policy development. Concerning the EU framework, which emerged in the mid-1970s, consumer rights focused on issues related to a healthy environment, consumer education, and consumer redress. These rights were inspired by the constitutional traditions common to the Member States (Valant 2015). According to “the European Court of Justice”, these rights were proposed in the broader context due to the lack of reference to specific fundamental rights in EU legislation, and a lack of a comprehensive system of fundamental rights protection covering all areas of Community (Ferraro and Carmona 2015).

The consumer rights under the UN framework were, however, more comprehensive and detailed compared to those in the two previous frameworks. As shown in Table 1, this framework addressed issues related to sustainable consumption patterns, consumer privacy particularly in electronic commerce, protecting vulnerable consumers, and freedom to form consumer groups (The United Nations 2016). It seems that these rights came as a reflection of worldwide changes in business environment, the general mission of the UN, and the nature of its objectives such as promoting human rights, fostering social and economic development, and protecting the environment ([www.un.org/en/sections/un-charter/chapter-i/index.html](http://www.un.org/en/sections/un-charter/chapter-i/index.html)). Additionally, unlike the particular focus of

the two previous frameworks, the UN framework considered the rights of consumers worldwide, given its global coverage (The United Nations 1985).

Regarding the South African CPA framework of consumer rights, it seems likely that this framework was guided by consumer conditions in developing countries. These conditions included inadequate customer education programs, poor enforcement of rules and regulations (Brobeck and Mayer 2015), poor consumer legislations (Donoghue et al. 2016), weak bargaining power of consumers (Ukwueze 2016), and lack of awareness of fundamental consumer rights (Donoghue et al. 2016). Such conditions may have explained why this framework focused on consumer rights relating to consumer equality in the market, fair marketing, fair value and quality, terms and conditions, and honest dealing.

Furthermore, Table 1 shows some overlapping of consumer rights across the frameworks. For example, the UN proposed the “right to be informed” and the “right to consumer education”. These two rights are closely related by nature. Similarly, the UN proposed the “right to safety” and the “right to a healthy and sustainable environment”. These two rights show much overlapping. Additionally, the following three rights, namely “right to fair marketing”, “right to honest dealing”, and “right to fair terms and conditions”—as proposed by the South African CPA—share

great commonalities among themselves. Moreover, “protecting economic interests of consumers”—as adopted by the UN and the EU—appears to overlap with a number of other rights. The UN proposed a set of practices to capture this right such as the following (the United Nations 2003, p. 4):

- “Government policies should seek to achieve the goals of satisfactory production and performance standards, adequate distribution methods, fair business practices, informative marketing”
- “Governments should ... ensure that manufacturers, distributors ... adhere to established laws and mandatory standards”.
- “Governments should encourage fair and effective competition in order to provide consumers with the greatest range of choice among products at the lowest cost”.
- “The provision of the information necessary to enable consumers to take informed and independent decisions, as well as measures to ensure that the information provided is accurate”.
- “Governments should encourage all concerned to participate in the free flow of accurate information on all aspects of consumer products”.

A careful examination of the above practices reflects overlapping with “the right to be informed”, “right to safety”, and “right to choose”. All the issues raised above and their intricacies provide a strong justification for conducting a further investigation on the topic of consumer rights in a non-western context.

## Research Questions

Based on the purpose of the current research, as outlined earlier, and the above review of the literature and discussions, the current study will try to answer the following questions as raised in the Jordanian context:

- Q1: What are the fundamental consumer right?  
 Q2: How can we build a measuring scale to assess the quality of consumer rights?  
 Q3: How do consumers perceive the status of consumer rights in general?  
 Q4: Are there significant differences in the perceived status of consumer rights due to demographic factors (gender, age, education, and income)?

## Research Design

To address the research questions raised above, the current research adopted a triangulated methodology, which included both inductive and deductive research approaches.

The inductive research approach included a thorough review of the literature, semi-structured interviews, and several focus groups. The purpose of this stage was to identify consumer rights as proposed in the literature, clarify those rights from the perspective of consumers, and generate a pool of items to measure these rights. Essentially, this would answer the first question raised by the current research. Then, a quantitative research work, based on exploratory and confirmatory surveys, followed through to statistically confirm these consumer rights, including revising and validating the measuring scale to make it ready for final use in the Jordanian context. This would cater for answering the second question raised by the current research. The revised measuring scale was, then, used to examine empirically the quality of consumer rights from the perspective of Jordanian consumers. SPSS-23 and a structural equation model (AMOS-23) were employed for data analysis. This would lead to answering both the third and fourth questions raised by the current research. In summary, the current research methodology went through two distinctive phases: (1) Qualitative study and (2) Quantitative study. Each study progressed through several stages. Below is a detailed description of these procedures.

## Phase One: Qualitative Study

### Stage 1: Literature Review

At this stage, the key literature pertaining to consumer rights was reviewed (e.g. Kennedy 1962; European Union 1975; United Nations 1985, 1999, 2013; Consumer Protection Act 68 of 2008; Larsen and Lawson 2013a, b). This review process was necessary to develop a thorough understanding of the topic of consumer rights. Also, the review resulted in developing a number of fundamental thoughts concerning the nature and kind of consumer rights (see Table 1). These thoughts were later used during the subsequent sessions of focus groups.

### Stage 2: Conducting Focus Groups

The propose of conducting focus groups was to understand how consumers perceive their rights, clarify consumer rights identified from the first stage, and generate items to measure these rights. Initially, consumers were briefly interviewed in shopping malls and asked to participate in focus groups. The purpose of the study was clearly explained to them. Each consumer was told that s/he would sit with four to six consumers for nearly 120 min in a specific convenient place. To increase the participation rate and ensure sufficient demographic variations in the final sample, adequate incentives were used. Specifically, an incentive of JD10

(equivalent to \$15) was paid to each participant as a symbolic reward. Among those who were interviewed, seven consumers accepted to be part of the study. This number was appropriate to start the first session of the focus group. The same procedure was used when approaching other consumers for following sessions. The final number of sessions was thirteenth, and the final number of consumers who participated in those sessions was 79. Each session, which contained five to seven participants, and lasted nearly 120 min, was voice-recorded and transcribed. All sessions took place during weekends because participants were available during this time. To ensure smooth running of sessions, a list of pre-arranged questions were asked during each session. The questions were:

1. Are you aware of your rights as a consumer in this country?
2. Can you describe these rights in detail?
3. Do you think of certain gaps in current consumer rights in this country?
4. What do you think consumer rights should be in this country?

### Stage 3: Qualitative Data Analysis

All the thirteen focus group sessions were managed by the current researchers. At the analysis stage, each session was processed separately by each researcher to ensure objectivity (Guba and Lincoln 1994). The analysis of each session was concluded with a meeting of the researchers to discuss the concepts generated and examine representations of data for each session. The final analysis of the thirteenth sessions resulted in identifying 64 concepts, grouped into six categories of consumer rights. The six categories were then given titles close to those in the literature to avoid potential confusion and keep in line with such literature. These categories were:

- Right to safety;
- Right to be informed;
- Right to be heard;
- Right to choose;
- Right to privacy;
- Right to redress.

### Stage 4: Meetings with Academics

Two university professors, specialized in consumer affairs, were kindly asked to review the transcripts of the focus groups' results and compare them with the concepts and categories generated. They were highly satisfied with the concepts and categories and the overall data analysis. However,

they recommended minor amendments to the structure of concepts to fine-tune well with the relevant categories. Specifically, they moved the following statement "companies should offer multiple communication channels to communicate with consumers" from "the right to be informed" to "the right to be heard". They also moved the following statement "products should fit intended uses" from "the right to choose" to "the right to safety". Moreover, they moved the following statement "making credible claims concerning product features" from "the right to safety" to "the right to be informed". Finally, due to lack of clarity, ambiguity, or similarity with other concepts, the academics recommended to delete the following concepts:

- Consumers feel comfortable when they buy products
- Sellers show concerns about product safety
- Product information includes clear benefits and warning
- There is no exaggeration in product information
- Offering plenty of product choices in the market
- Markers show appreciation when they receive consumer feedback
- Consumers never encounter risks while using products
- Offering products with different sizes.

### Stage 5: Meetings with Consumer Specialists

Once the review by the academics was completed, a discussion of the results was conducted with four key informants, who were practitioners and members in consumer affairs' associations. Two of these informants were vice presidents, and the other two were senior members. These key informants were experts in consumer rights. With such an expertise, they were expected to provide further insights into the topic of consumer rights. The discussion with them led to the identification of some new concepts, which were integrated into the final results. The new concepts were related to launching campaigns to improve consumer awareness of harmful products, offering free product advice, offering products with various level of technical sophistication and specifications, and adopting convenient product return policy.

### Stage 6: Reporting the Results

The overall data analysis of the focus groups, the reviews made by the academics, and the discussion with consumer experts resulted in identifying 51 concepts, which taped into six major consumer rights as follows:

- A. **Right to Safety** This right implies that consumers should be entitled to protection from various harmful business practices. Health and safety standards must be

always maintained. The key concepts that emerged from the qualitative work, which capture this right, are:

1. Companies should go above minimum safety standards specified by the government
2. Companies should observing safety standards set by the government
3. Companies should state clearly when products should not be used by consumers who suffer from certain healthy issues
4. Companies should produce environmentally friendly products
5. The government should launch campaigns to increase consumer awareness of unhealthy and hazardous products
6. Companies should apply high health standards when producing and selling products
7. Companies should show higher level of health consciousness by companies
8. Products should fit intended uses
9. Companies should offer free advice on product safety issues
10. Implementing legislations to protect the rights of various vulnerable consumer groups
11. Implementing legislations to protect consumers from harmful business practices
12. Applying regulations to ensure healthy business environment

**B. Right to be Informed** This right means consumers are entitled to sufficient information to make well-informed purchase decisions. The business community should be truly concerned about helping consumers to make rational and informed choices. The key concepts that emerged from the qualitative work, which represent this right are:

1. Products should have clear and sufficient labelling
2. Information about products should be consistent with relevant contents
3. Making credible claims concerning product features
4. Offering accurate, factual, and complete information to help consumers make informed decisions
5. Honest marketing communications when describing product features
6. Applying strict rules to protect consumers from misleading and dishonest marketing communications
7. Significant differences between different alternatives must be truthfully communicated by marketers
8. Providing up-to-data product information

**C. Right to Choose** This right suggests that consumers can find what they want in the right place and time. The key

concepts emerged from the qualitative work concerning this right are:

1. The availability of a range of product choices
2. The availability of a range of products in different shopping places
3. The availability of a range of products that meet the need of consumers in different gender groups
4. The availability of a range of products that meet the need of consumers in different age groups
5. The availability of a range of products that meet the need of consumers in different income groups
6. The availability of a range of products that meet different consumption purposes and purchase occasions
7. The availability of a range of products with different level of technical sophistication
8. The availability of a range of products with different ingredient specifications
9. The availability of a range of products with different quality levels
10. Offering free advices on product choices
11. Suitable product return policies

**D. Right to be Heard** This right refers to the sincere efforts exercised by business community to listen to and understand consumers concerns. The key concepts emerged from the qualitative work, which reflect this right are:

1. Companies should encourage consumers to voice out their various concerns
2. Governmental agencies encourage consumers to voice out their various concerns
3. Companies should show sincere interest in understanding consumer concerns
4. Companies should offer multiple communication channels to communicate with consumers
5. Companies should consider consumer feedback in developing new products
6. Companies should consider consumer feedback in developing business strategy
7. Companies should show great interest in gathering sufficient information regarding consumer concerns
8. Government should take consumer interests into account when regulating businesses

**E. Right to Redress** This right concerns the extent to which businesses address and respond to consumer suggestions and complaints. The key concepts emerged from the qualitative work concerning this right are:

1. Showing great interest in responding to consumer complaints

2. Taking serious measures to address consumer complaints
3. Offering fair treatment and compensation for consumer complaints
4. Offering an appropriate apology to consumers for unintended mistake

**F. Right to Privacy** This right implies that consumer personal information are well protected and handled confidentially by businesses and government agencies. The key concepts that emerged from the qualitative work concerning this right are:

1. Handling consumer personal information collected by governmental agencies in a proper way
2. Handling consumer personal information collected by companies in a confidential way.
3. Seeking inputs from consumers by the government for decisions affecting consumer privacy
4. Giving consumers the option to opt out of a list when contacted by companies
5. Offering an appropriate level of protection by existing laws for consumer privacy
6. Offering an appropriate level of protection by companies' practices for consumer privacy.
7. Allowing consumers to know when and why their personal information is required
8. Making significant and organized efforts by companies to safeguard consumer privacy

Development of the above list of consumer rights, viewed by Jordanian consumers, answers directly the first research question of the current study, which states "What are the fundamental consumer right?"

As discussed earlier in the introduction and the context of the study area, the concept of consumerism and market-oriented culture seems to be weakly established in developing countries, possibly due to, but not restricted to, poor educational levels, poor access to healthy products, imbalance in bargaining power to the advantage of sellers, dishonest business behaviour, restrictions on consumer associations, weak consumer legislations, restricted product choices, and unclear consumer rights (see, for example, The United Nations 1999). Jordan, as a developing country, is not an exception. Thus, the six rights, which were validated by specialized academics and consumer experts in Jordan, appear to draw on the above general consumer conditions in developing countries and specifically address the real consumer rights in Jordan.

Furthermore, the intensive exploratory work in the current study revealed several insights reflecting business malpractices. For example, Jordanian consumers were more likely to encounter misleading prices, deceptive marketing

communication, unfulfilled seller promises, unfair product return policy, inflated warranty promises, unclear product side effects, unhealthy products, poor after-sale service, misleading product labelling, incomplete and inaccurate marketing information, and deceptive packaging. The insights also revealed inadequate consumer policies regarding consumer protection against the above malpractices. For example, there is an unclear information disclosure policy, unclear consumer privacy policy, and unclear product return policy (e.g. a the seller may or may not accept a faulty returned product) in Jordan. Having said all that, the six consumer rights highlighted above were further substantiated.

## Quantitative Study

The above 51 concepts under the six categories of consumer rights will be statistically tested for confirmation. The following stages of the quantitative study describe these procedures:

### Stage 1: Item Generation

Based on the 51 concepts generated from the qualitative study, the researchers developed 58 items to measure the six consumer rights. The number of items became 58 rather than 51, because some of the concepts generated from the qualitative study were closely similar, and therefore, they were reported together. However, when it came to drafting the questionnaire, these concepts were separated from each other. For example, the concept "Offering accurate, factual, and complete information to help consumers make informed decisions" contains three close concepts, namely accuracy, factuality, and completeness of information. Thus, this concept was transformed into three items. Similarly, the concept "The availability of a range of products that meet different consumption purposes and purchase occasions" was transformed into two items since it asked about two issues, specifically "consumption purposes" and "purchase occasions". The same issue also applies on other concepts such as "Products should have clear and sufficient labelling", "Applying strict rules to protect consumers from misleading and dishonest marketing communications", and "Offering fair treatment and compensation for consumer complaints". Overall, these procedures led to a list of 58 items.

### Stage 2: Content Adequacy

The questionnaire content, which included 58 items, was reviewed by three marketing professors for item clarity, specificity, relevance, and correspondence between items for each consumer right (Church and Waclawski 2001). In view of their comments, some items were eliminated, while



others were modified. Consequently, this process resulted in a list of 53 items as follows: right to safety (12 items); right to be informed (10 items); right to choose (10 items); right to be heard (8 items); right to privacy (8 items); and right to redress (5 items). The five items that were deleted included “Significant differences between different alternatives are truthfully communicated by marketers”; “A wide range of product assortment is available to meet consumer needs for different consumption purposes”; “A wide range of product choices is available in different shopping places”; “The government takes serious measures to protect consumers from dishonest marketing communications”; and “The government protect consumers from dangerous products, particularly when consumers do not have the technical expertise to judge themselves”. The list of the remaining items are reported in Table 2.

### Stage 3: Translation of the Research Instrument

As indicated earlier, the current study took place in Jordan, where Arabic is the official language in the country. Thus, the questionnaire had to be in Arabic language. Therefore, a professional translator translated the 53 items in the questionnaire to Arabic language, which were further back translated to English language for comparison. The two English versions were then checked by a third professional translator and found completely consistent.

### Stage 4: Pilot Study

The final questionnaire went through a pilot testing by inviting 48 respondents to complete and comment on the survey questions. Only few minor comments were made on item wording. These comments were considered in drafting the final version of the questionnaire.

### Stage 5: Finalizing the Questionnaire

The 53 items were measured using five-point Likert scale running from strongly disagree up to strongly agree. Following the work of Carroll and Ahuvia (2006), all the 53 items under the six categories were interspersed to avoid bias. Thus, immediately after the covering letter, the 53 items were presented with a set of appropriate instructions. This was followed by five demographic questions concerning respondents' gender, age, income, education, and marital status.

### Stage 6: Exploratory Survey

Following the work of Quazi et al. (2016), two surveys were conducted, namely exploratory survey and confirmatory survey. The exploratory survey aimed to assess

both reliability and purity of the measuring scale, while the confirmatory survey aimed to confirm the factorial structure of the proposed measuring scale. With regard to the exploratory survey, a team of research assistants was clearly briefed on the purpose and content of the survey. The team distributed the questionnaire to a convenient sample of 360 shoppers using a mall intercept method. The sampling procedures followed the method of drop-and-collect within shopping malls, where team members distributed the questionnaire directly to shoppers in the mall area, and either call back to collect the completed questionnaires or wait for it on the spot. The usable sample was 309 respondents for final analysis. The response rate was 86%. The demographic profile of the sample was reported in Table 3.

Further, an exploratory factor analysis (EFA) was performed on the data using SPSS 23. The recommended threshold to run EFA was that the ratio of observations per item would be at least 4:1 (Malhotra 2010). In the case of the current research, the ratio was 6:1 (309/53), which indicated that the sample was suitable for conducting EFA. Among the different extraction techniques, the principal component Analysis was used to extract the factors, and a varimax factor rotation was employed to simplify and clarify the data structure. These two techniques were considered the most common choices in social sciences research (Costello and Osborne 2005). When performing EFA, the researchers did not impose any preconceived structure on the outcome, nor did they limit the number of factors (Child 1990). Other recommendations were also considered when performing EFA on SPSS-23. These included: (a) cross-loadings should be  $< 0.32$  (Tabachnick and Fidell 2001); (b) item communalities should be  $> 0.40$  (Costello and Osborne 2005); (c) item loadings should be  $> 0.55$  (Gray et al. 1998); (e) eigen value of each factor should be  $> 1$ ; and (f) each factor should explain at least 5% of item variance (Green and Salking 2005).

The above recommendations led to reduce the original items from 53 to 29. The resulting 29 items, reported in Table 3, loaded significantly on six factors (0.637–0.871) and had adequate communalities (0.535–0.797). Further, the  $p$  value for Bartlett's test for sphericity was significantly below 0.05 (Bartlett 1954), and the Kaiser–Meyer–Okline (KMO) measure of sampling adequacy was 0.892, which was above the recommended cut-off-point of 0.6 (Kaiser 1974). These results clearly indicated satisfactory factorability for all the items.

After purifying the six scales, the internal consistency was assessed by Cronbach alpha coefficient (Cronbach 1951). The reliability correlation index ( $\alpha$ ) is the most commonly used for estimating the internal consistency of measurement instruments (Heston 2011). Table 4 shows that the six measuring scales had satisfactory levels of Cronbach

**Table 2** Categories of consumer rights

Code	Right to safety
RTS1	The government takes appropriate measures to ensure healthy business environment**
RTS2	Companies observe product safety standards set by the government
RTS3	Current legislations are suitable to protect rights of vulnerable consumer groups (e.g. children) **
RTS4	Companies apply higher safety standards than those set by the government
RTS5	Companies make sure that they sell environmentally friendly products
RTS6	Legislative authorities enact sufficient legislations to protect consumers from harmful business practices**
RTS7	Companies apply high health standards when they sell to consumers
RTS8	Companies sell products that fit their intended use**
RTS9	Companies are health conscious when they sell to consumers**
RTS10	Companies clearly announce undesirable product side effect**
RTS11	Companies offer free advice on product safety issues
RTS12	The government usually launches informative campaigns to customer awareness of harmful products**
Right to be informed	
RTBI1	Products in the market have clear labelling**
RTBI2	Products in the market have sufficient labelling**
RTBI3	Information on product packages is consistent with relevant contents**
RTBI4	Companies make credible claims concerning product features
RTBI5	Companies offer accurate information to help consumers make informed choices
RTBI6	Companies offer complete information to help consumers make informed choices
RTBI7	Companies offer factual information to help consumers make informed choices
RTBI8	Marketing communications are honest in describing product features
RTBI9	Companies always provide updated product information**
RTBI10	The government takes serious measures to protect consumers from misleading marketing communications**
Right to choose	
RTC1	A wide range of product assortment is available to meet consumer needs for different purchase occasions**
RTC2	A wide range of product choices is available in the market
RTC3	A wide range of products is available with different levels of technical sophistication**
RTC4	A wide range of product assortment is available in different shopping locations
RTC5	A wide range of product assortment is available to meet the needs of consumers in different income categories
RTC6	A wide range of product assortment is available to meet the needs of consumers in age groups
RTC7	A wide range of product assortment is available to meet the needs of consumers in different gender groups
RTC8	A wide range of products is available with different quality levels**
RTC9	Product return policies are usually suitable for consumers**
RTC10	Companies usually offer free advice on product choices**
Right to be heard	
RTBH1	Companies encourage consumers to voice out their various concerns**
RTBH2	Companies show sincere interest in understanding consumer concerns
RTBH3	Companies offer multiple communication channels to communicate with consumers
RTBH4	Companies consider consumer feedback in developing new products
RTBH5	Companies consider consumer feedback in developing business strategy
RTBH6	Companies show great interest in gathering sufficient information regarding consumer complaints
RTBH7	Governmental agencies encourage consumers to voice their various concerns**
RTBH8	The government takes consumer interests into account when formulating business regulations**
Right to privacy	
RTP1	Companies handle consumer personal information confidentially
RTP2	Current legislations offer sufficient level of protection for consumer personal information**
RTP3	Companies offer consumers the choice to be listed for future communication
RTP4	Companies make sufficient efforts to safeguard consumer personal information
RTP5	Government agencies seek inputs from consumers for decisions affecting consumer privacy**

**Table 2** (continued)

Code	Right to safety
RTP6	Companies allow consumers to know when and why their personal information is required
RTP7	Government agencies handle consumer personal information confidentially**
RTP8	Companies offer an appropriate level of protection for consumer privacy
	Right to redress
RTD1	Companies show great interest in responding to consumer complaints
RTD2	Companies take serious measures to address consumer complaints
RTD3	Companies offer fair treatment upon consumer complaints
RTD4	Companies offer fair compensation for substantiated claims
RTD5	Companies offer an appropriate apology to consumers for unintended mistake

\*\*Items deleted by the factorial analysis

alpha, ranging from 0.840 to 0.904, and all exceeded the suggested minimum threshold of 0.70 (Hair et al. 2010).

### Stage 7: Confirmatory Survey

To confirm the factorial structure of the six rights, a new questionnaire was constructed using the 29 items as suggested by the EFA. The new questionnaire was then distributed by another team of research assistants to a sample of 300 consumers using the same sampling procedure (mall intercept). The usable sample was 281 respondents for final analysis. The response rate was 94%. The demographic profile of the sample was reported in Table 3.

**Table 3** Demographic profile of the sample

	Exploratory sample ( <i>n</i> = 309)	Confirmatory sample ( <i>n</i> = 281)
Gender		
Male	150 (48.5%)	146 (52%)
Female	159 (51.5%)	135 (48%)
Age		
18–35	225 (72.8%)	195 (69.3%)
36–55	58 (18.8%)	71 (25.3%)
> 55	26 (8.4%)	15 (5.3%)
Income		
> JD700	174 (56.3%)	186 (66.2%)
JD700–JD1500	95 (30.7%)	79 (28.1%)
> JD1500	40 (12.9%)	16 (5.7%)
Level of Education		
High school or below	38 (12.2%)	45 (16.0%)
College/university degree	220 (71.1%)	201 (71.5%)
Postgraduate	51 (16.5%)	35 (12.5%)
Marital status		
Single/divorced/widowed	215 (69.6%)	180 (64.1%)
Married	94 (30.4%)	101 (35.9%)

To validate and confirm the six scales of consumer rights, with the resulting 29 items, AMOS-23 was used. A model of six first-order correlated factors was specified (see Fig. 1). Then, scale Reliability, Convergent Validity, Discriminant Validity, and the Model Fit were all assessed. With regard to scale reliability, Table 5 shows that all the scales exceeded the threshold of 0.70, ranging from 0.874 to 0.934. Additionally, the table revealed that item loadings were above the cut-off-point of 0.70, and all were significant at 0.001. The Convergent Validity was evaluated via Average Variance Extracted (AVE). Table 5 indicates that all the scales exceeded the minimum threshold value of 0.50 (Hair et al. 2010), ranging from 0.59 to 0.74. The Discriminant Validity was assessed based on the criterion of Fornell and Larcker (1981). Table 6 shows that the square root of the AVE of each construct was greater than the correlation between any pair of constructs. Finally, the Fit indices of the model were within the conventional standards: CMIN/DF (2.126), IFI (0.963), TLI (0.954), CFI (0.952), PNFI (0.79), PCFI (0.83), and RMSEA (0.06).

The validated measuring scale of six categories of consumer rights, with the 29 remaining measuring items, viewed by respondents, answers directly the second research question of the current study, which states “How can we build a measuring scale to assess the quality of consumer rights?”

### Status of perceived consumer rights in the study area

Consumer responses on the 29 items, from the two surveys (Exploratory and Confirmatory), were combined into one sample (*n* = 590) for analysis purposes. All remaining analysis and discussions will be based on this combined sample. Five-point Likert scale was used in the current measuring instrument to assess perceived consumer rights. The Likert scale divided consumer responses into

**Table 4** Exploratory factor analysis ( $n = 309$ )

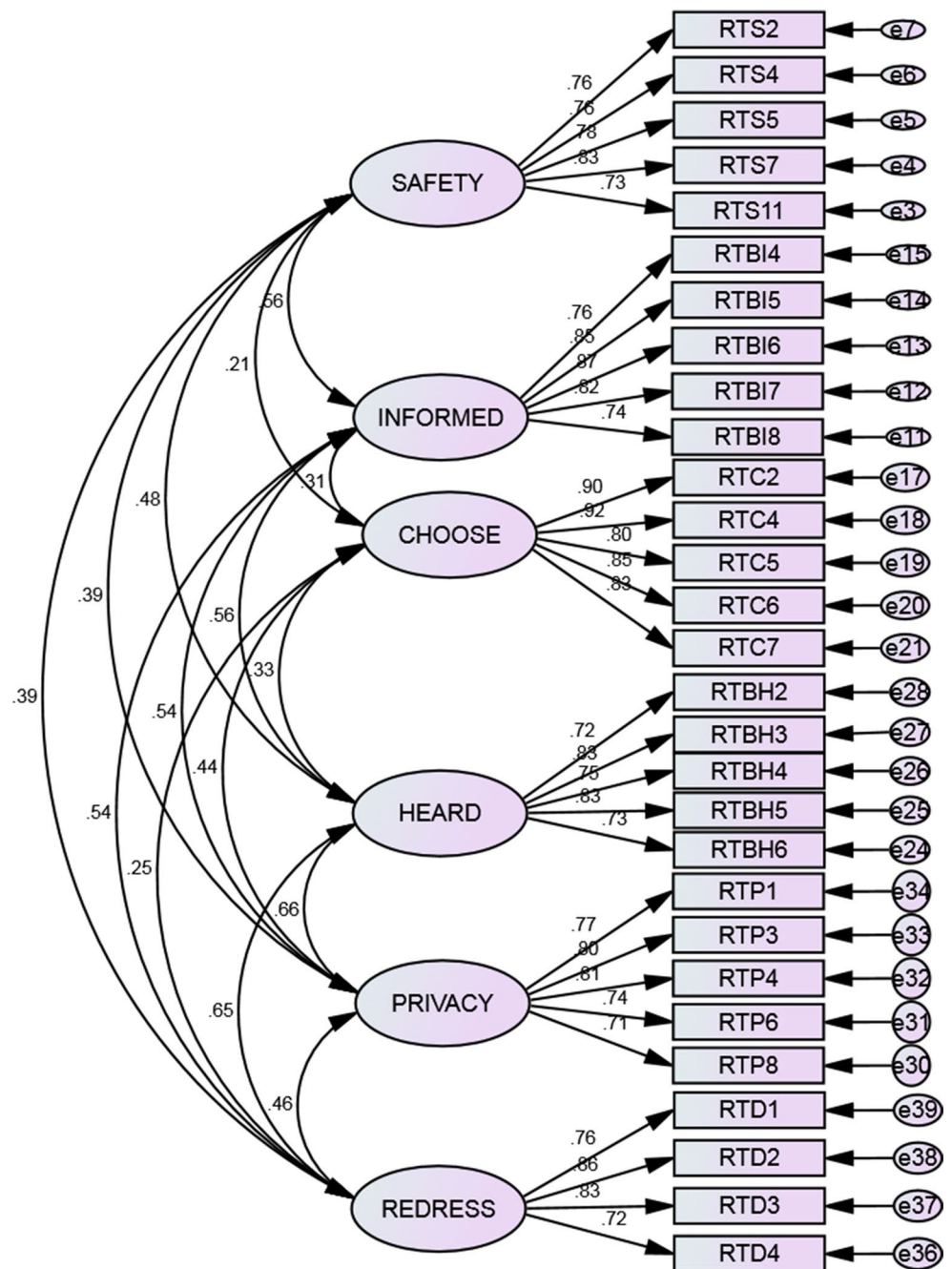
	Component						Communality	Cronbach alpha ( $\alpha$ )
	1	2	3	4	5	6		
Right to safety								0.858
RTS2				.771			.673	
RTS4				.809			.728	
RTS5				.766			.676	
RTS7				.782			.698	
RTS11				.676			.535	
Right to be informed								0.840
RTBI4					.678		.604	
RTBI5					.687		.605	
RTBI6					.711		.619	
RTBI7					.716		.654	
RTBI8					.729		.648	
Right to choose								0.904
RTC2	.871						.797	
RTC4	.850						.776	
RTC5	.823						.740	
RTC6	.822						.739	
RTC7	.763						.659	
Right to be heard								0.877
RTBH2			.652				.637	
RTBH3			.713				.702	
RTBH4			.719				.693	
RTBH5			.711				.676	
RTBH6			.731				.653	
Right to privacy								0.884
RTP1		.796					.731	
RTP3		.804					.771	
RTP4		.812					.767	
RTP6		.723					.645	
RTP8		.637					.586	
Right to redress								0.877
RTD1						.785	.745	
RTD2						.859	.826	
RTD3						.803	.774	
RTD4						.689	.648	
Eigen value	4.56	4.22	4.17	3.74	3.58	3.34		
% of variance	11.69	10.82	10.71	9.61	9.19	8.56		

two scoring areas, with the value (3) being the scale midpoint. For purpose of examining the status of consumer rights as perceived by consumers in the study area, and to address the third question raised by the current research, one-sample  $t$  test was used, with the Likert scale midpoint (3) being the critical value. As a decision rule, if the mean score (MS) was significantly different from the critical value on the positive side ( $MS > 3$ ), consumers were assumed to be favourable about the quality of consumer rights, while if the mean score was significantly different from the critical value on the negative side ( $MS < 3$ ),

consumers were assumed to be unfavourable. A statistical significance level of 5% ( $\alpha = 5\%$ ) was employed.

Regarding the “right to safety”, Table 7 shows descriptive statistics and one-sample  $t$  test for the attitude items that were used to measure the “Right to Safety”. The analysis of one-sample  $t$  test for this category of consumer rights revealed that consumers were relatively unfavourable about their rights to safety, as the  $t$  value was found significantly different from the critical value on the negative side of the scale ( $\alpha < 5\%$ ). Similar findings were noticed for the “Right to redress”. That is, consumers

Fig. 1 The study’s model



were not happy with the status of their rights to safety and redress.

Regarding the consumer rights to be “Informed” and “Heard”, the table shows that although mean scores were slightly above the critical value, results of one-sample *t* test revealed that these mean scores were not significantly different from the critical value ( $\alpha > 5\%$ ). This enhances the view that consumers were also unfavourable about their rights to be heard and informed.

Regarding the consumer rights to “Choose” and “Privacy”, the analysis in the table shows that mean scores were

significantly different from the critical value on the positive side of the scale. That is, consumers were favourable about their rights to “Choose” and Privacy. Nevertheless, the mean scores for these two categories were not very high, despite the statistical significance observed.

On the aggregate level, Table 7 reports findings for the six categories together and reveals that the overall mean score was very close to scale mid-point (3.11). Results of one-sample *t* test indicated that this aggregate mean score was significantly different from the criterion value ( $t = 3.388, p < 0.001$ ). However, this result should be interpreted with

**Table 5** Confirmatory factor analysis ( $n = 281$ )

	Regression weights	Cronbach alpha	Ave
Right to safety		0.880	0.60
RTS2	0.757		
RTS4	0.764		
RTS5	0.777		
RTS7	0.829		
RTS11	0.729		
Right to be informed		0.904	0.66
RTBI4	0.763		
RTBI5	0.820		
RTBI6	0.868		
RTBI7	0.845		
RTBI8	0.763		
Right to choose		0.934	0.74
RTC2	0.899		
RTC4	0.921		
RTC5	0.799		
RTC6	0.847		
RTC7	0.826		
Right to be heard		0.882	0.61
RTBH2	0.723		
RTBH3	0.825		
RTBH4	0.754		
RTBH5	0.827		
RTBH6	0.734		
Right to privacy		0.877	0.59
RTP1	0.767		
RTP3	0.800		
RTP4	0.813		
RTP6	0.739		
RTP8	0.711		
Right to redress		0.874	0.64
RTD1	0.750		
RTD2	0.863		
RTD3	0.832		
RTD4	0.725		

**Table 6** Discriminant validity

Privacy	Safety	Informed	Choice	Heard	Redress
0.768					
0.391	0.775				
0.536	0.557	0.812			
0.444	0.214	0.308	0.860		
0.656	0.479	0.564	0.332	0.781	
0.457	0.389	0.541	0.252	0.647	0.800

caution as the MS was not very high, reflecting only a humble level of satisfaction with consumers' overall rights across the six categories. One would conclude that, in general, consumers did not truly appear to feel very happy with the status of their rights as consumers. This, however, answers the third question raised by the current research.

Further analysis of the overall status of consumer rights by their demographics (gender, age, income, and education), using independent sample t test and one-way ANOVA in Table 8, revealed that none of these demographic characteristics appeared to impact the status of perceived consumer rights in the study area. That is, consumers were likely to be consistent in their views of status of consumer rights irrespective of their demographics. This result answers the last question in the current research. One would then conclude that businesses as well as government agencies were not doing enough to protect consumer rights in the study area. Previous research was inconsistent in terms of the role of demographic factors in influencing consumers' perception concerning the way they look at their rights (i.e. Mohr and Schlich 2016; Pedrini and Ferri 2014; Donoghue and Klerk 2009).

## Summary and Conclusions

First, the current study adopted a triangulated methodology approach for both developing a valid measuring scale of consumer rights through a rigorous inductive research work, and testing the developed scale empirically through a deductive research work in the Jordanian context. Second, the current study developed and validated a measuring scale, which used six various categories of consumer rights, with a clear structure for each category and 29 relevant measuring items. Third, the current research work examined, on empirical ground, status of consumer rights in the Jordanian context, and concluded that consumers' overall perception of their rights was hardly satisfactory. Such findings were likely to indicate malpractices of businesses and inadequate public policies to protect consumer rights (see reporting of results in stage six of the qualitative study). Fourth, the high level of similarity in consumer rights' categories, noticed in the literature, including the current research, seems to be relevant to human rights. Possibly, consumers are likely to view their rights as consumers within the general framework of human rights, irrespective of geography. Consumerism is a matter of human dignity across the world. Ukwueze (2016) argued that consumer rights essentially seek to maintain human dignity and well-being in the market. Ukwueze concluded that consumer rights are evidently incorporated in human rights as there is a growing international recognition of consumer rights as human rights. Ukwueze's conclusion came as a result of intensive review of the existing literature.

**Table 7** Descriptive statistics and one-sample *t* test (combined sample *n* = 590)

	Mean scores	<i>t</i> value	SD
Right to safety	2.90	- 2.533 ( $\alpha < 5\%$ )	0.90
RTS2	3.06		
RTS4	2.82		
RTS5	2.84		
RTS7	2.95		
RTS11	2.83		
Right to be informed	3.07	1.952 ( $\alpha > 5\%$ )	0.83
RTBI4	3.01		
RTBI5	3.13		
RTBI6	3.18		
RTBI7	3.11		
RTBI8	2.91		
Right to choose	3.49	15.486 ( $\alpha < 5\%$ )	0.81
RTC2	3.66		
RTC4	3.75		
RTC5	3.02		
RTC6	3.56		
RTC7	3.46		
Right to be heard	3.04	1.161 ( $\alpha > 5\%$ )	0.86
RTBH2	3.00		
RTBH3	3.00		
RTBH4	3.16		
RTBH5	3.11		
RTBH6	2.93		
Right to privacy	3.21	6.345 ( $\alpha < 5\%$ )	0.81
RTP1	3.14		
RTP3	3.23		
RTP4	3.19		
RTP6	3.31		
RTP8	3.20		
Right to redress	2.92	- 2.012 ( $\alpha < 5\%$ )	0.84
RTD1	2.82		
RTD2	2.95		
RTD3	2.94		
RTD4	2.98		
	Overall = 3.11	Overall = 3.388 ( $\alpha < 5\%$ )	Overall = 0.62

Finally, this research provides a paradigm for addressing consumer rights in Jordan, and possibly other countries of similar socio-economic contexts, particularly where human rights are already at stake, given appropriate adaptation of the measuring scale developed by the current study.

### Implications of the Current Findings

Consumerism remains a yardstick for human civilization in the twenty-first century. At least, the findings of the current study would ring a bell for raising the standards of consumer protection and improving relevant legislations.

Consequently, Jordanian policy makers as well as marketing practitioners are expected to pay more attention to the current status of consumer rights as viewed by Jordanian consumers. Specifically, a particular attention should be given to the consumer right to safety, to be informed, to be heard, and to redress. Concerning the right to safety, public policy makers need to regularly reconsider product safety standards and give priority to environmentally friendly products. Appropriate legislations will therefore be needed to promote a healthy business environment. These efforts may also be supported by well-designed informative campaigns to improve customer awareness of healthy products. Regarding the right to be informed,

**Table 8** Descriptive statistics, independent sample *t* test, and one-way ANOVA (combined sample *n* = 590)

Demographic factors	Independent sample <i>t</i> test			
	Mean	SD	<i>t</i> value	Sig. (2-tailed)
Gender				0.835
Male	3.10	0.66	0.209	
Female	3.12	3.58		
	One-way ANOVA			
	Mean		<i>F</i>	Sig.
Age				
18–35	3.07		0.372	0.690
36–55	3.09			
> 55	3.18			
Income				
> JD700	3.10		0.781	0.458
JD700–JD1500	3.16			
> JD1500	3.05			
Education				
High school or below	3.10		0.894	0.410
College/university degree	3.10			
Postgraduate	3.20			

serious measures will be needed to protect consumers from misleading and deceptive marketing communication. In this context, marketers will need to ensure clear, accurate, and sufficient product information in their campaigns. As for the right to be heard, consumers should be given a better opportunity to voice their comments and concerns to policy makers as well as companies. For example, companies may offer multiple communication channels to encourage consumers' feedback regarding variety of strategic and tactical business issues. This feedback may also be necessary for consumer policy makers, particularly when formulating business regulations. With respect to the consumer right to redress, both legislators and policy makers should ensure that all businesses operate in a business environment, where unsatisfied consumers will have the right to make complaints, receive fair treatment, and qualify for an appropriate compensation for substantiated claims.

Additionally, the measuring instrument that has been developed by the current study can be used effectively by public policy makers and marketing practitioners to improve the way consumer rights are handled. At the micro-level, individual companies may adopt this measure in order to assess their performance on these rights, and consequently, identify critical areas, where improvement will be needed. This will lead to the development of an appropriate model of a desired business behaviour in Jordan, where both marketers and consumer are aware of well-recognized rights.

## Limitations and Directions for Future Research

The current research was restricted to only one Middle Eastern country, specifically Jordan. Limited fund for carrying it out was another limitation. Future research may focus on other parts in the Middle East, adapting the measuring scale developed by the current research. In addition, investigation of marketer rights within a general framework of corporate social responsibility may also be addressed by future research.

## Compliance with Ethical Standards

**Conflict of interest** Sami Alsmadi and Ibrahim Alnawas declare that they have no conflict of interest.

**Ethical approval** All procedures performed in studies involving human participants were in accordance with the ethical standards of the institutional and/or national research committee and with the 1964 Helsinki declaration and its later amendments or comparable ethical standards.

**Informed consent** Informed consent was obtained from all individual participants included in the study.

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