

ROLE OF MEDIA IN FORMULATING THE MARKETING LITERACY LEADING TO CONSUMER PROTECTION IN KSA

Iyad A. AL-NSOUR¹

¹Assoc. Prof. PhD, Imam Muhammad ibn Saud Islamic University, Riyadh, Saudi Arabia
Corresponding author: Iyad A. Al-Nsour; e-mail: nsour_2005@yahoo.com

Abstract

This study aimed at determining the impact of media on formation the marketing literacy and also determining such marketing literacy on consumer protection in Saudi Arabia. The study also aimed at determining the statistical differences in marketing literacy and consumer protection according to Demographical factors. The Study population consisted of all Saudi and non-Saudi consumers in Riyadh city , whom reached to 5.8 Million in the year 2016. 386 person were selected, and simple random sample was used. The study concluded that there is no statistical impact of media on marketing literacy but there is an statistical impact of marketing literacy on the consumer protection in Saudi Arabia. The study found that there are statistical differences in marketing literacy and consumer protection according to education level and such differences tend to the master holders. Finally, The study suggested some recommendations and marketing implications that enhance marketing literacy and consumer protection among consumers in Saudi Arabia.

Keywords: *Media, Marketing Literacy, Consumer Protection, Saudi Arabia.*

1. INTRODUCTION

The illiteracy phenomenon is one of the main obstacles to economic development in countries and a reason for human underdevelopment. The excessive and continuous increases in population is the most prominent factor that lead to this problem which is reached to 27.9% of the total population in 2013 (alecso.org,2013). The illiteracy has correlated with the economic and social environment that incubates it. The size and extent of illiteracy impact varies according to the country. Not only the impact of this phenomenon on the macro level in the country by reducing its ability to cope with economic, health, environmental and technical developments, but also there is a positive strong correlation between literacy and economic growth. At the individual level, illiteracy seems a direct cause of the economic downward and bad living conditions

of illiterate people, the spreading of poverty, the ignorance and the disease, the backwardness of the communities in which this phenomenon emerges, and the vicious cycle of poverty and unemployment (PEGKAS, 2014).

So the concept of illiteracy in this study exceeds the ability to read and write, in the absolute sense defined by the relevant literatures, and is mainly related to how the learner (non-illiterate) acquires the skills and abilities that enable him to acquire the knowledge and facts needed to strengthen and enhance his daily routines and practices. Literacy is a necessity and a key to learning and knowledge formation. Studies show that about 70% of the information reaches the human through reading. This is clear evidence that reading skills enhance and strengthen the individual's abilities and improve his knowledge.

At the level of marketing studies, the term "non-illiterate" refers to the person who can strengthen and enhance his marketing expertise and practices. Other studies have added the concept of the "smart consumer", which indicates the consumer's exposure to marketing factors and incentives, to increase the level of thinking and awareness; to seek more personal returns and benefits, and to show his personality that enabling him to share the accumulated knowledge with others, such as traders, markets, and individuals, in order to maximize the benefits gained and to improve the ability to understand the market information needed to be a smart consumer. For example, buying times and visiting more stores during shopping have improved the consumer's ability to remember and accurately identify the price, which means increasing the level of price knowledge (KENESE & TODD, 2004).

In addition, one study showed that sellers increased the prices level by 20%, without any awareness or knowledge of the Saudi consumer, the main reason for that is the weakness in consumer culture. It was also estimated that commercial fraud in the Kingdom reached to \$1 billion: The lack of markets transparency and the absence of information are the responsible reasons of that. At the sectoral level, commercial fraud in medicines and software reached to 70% and 19% respectively, and 25% in spare parts of cars, statistics also confirm that 56% of goods traded in the domestic market are not original and 20% of Saudi people are subject to commercial fraud.

So, the research confirmed the strong role of media in decreasing the media literacy education (LIVINGSTONE,2010, p. 4), which is linked to the ability of the media to deliver and transfer the positive messages to local societies, which aims to protect such societies from fraud, exploitation and achieving the consumer protection, especially at the selling points, transparency in delivering the precautionary information by business centers, beside enhancing the accountability as well. Hence, the importance of marketing learning in the local media is a major tool that helps the consumer rationalize his purchasing decisions and behaviors, maximize the benefits of spending and avoid marketing and commercial fraud. The media in shaping this learning to the consumer in Saudi Arabia, and then determine the impact of what this consumer learned at the level of protection against negative practices by marketing men and shops during their market dealings.

2. THE RESEARCH STATEMENT

Consumer protection is one of the emerging issues in the developing countries, even though their roots back to 1962, which was defined by the US President John Kennedy in his famous speech at the time as follow: the right to security, the right to know, the right to choose, and the right to claim (NSOUR & SHARAAH,2014). The importance of this movement was accelerated after its adoption by the United Nations as an international document was consistent with the rapid development and changes in the different aspects of life, trade liberalization, market

openness, diversity of products , and spreading the consumption patterns on consumers' behaviors. All of such changes have made the consumer under fraud, deception pressures and negative practices by traders , sales men and businesses themselves.

On the other hand, diffusion of these negative practices has led to a growing consumer awareness and marketing knowledge of individuals, and this driving them trying to acquire the skills needed to make effective and smart purchasing decisions reducing their exposure to such practices. The formulating of consumer awareness is related to the ability to recall the attributes, quality and prices of the original products. It also helps to order and categorize the relative importance of goods in stores. However, the results of the studies disagreed in providing a unified view of how information is stored in the shoppers' minds before and during shopping visit (VANHUELE & DREZE, 2002).

The above highlights show the importance of marketing literacy in formation of smart marketing practices, which will enhance the relationship of positive correlation and strong impact on the level of protection from the negative practices that are exposed. Therefore, the researcher in this study believes that media has a very important role in formulating the effective marketing literacy of consumer, and it also determines the size and quantity of marketing knowledge he has, so this study begins with the investigate the role of the media in formation smart marketing literacy of the consumer in Saudi Arabia, and then determine the impact of that literacy in enhancing the level of protection against the fraud and marketing deception of such consumer, and it is hopeful that the media means: visual, read and audio have playing an active role in this subject.

This role for the media appears at a time the estimates of commercial fraud in the Kingdom in 2015 reached to one billion dollars, and the statistics show that 56% of the goods traded in the Saudi local market are counterfeited, besides that 20% of Saudis are subject to commercial fraud. So in this place, the media may play a strong affected role in formation the marketing literacy, which can be used to formulate the research statement as follows:

“What is the effect of the media in the formation the marketing literacy of the consumer in Saudi Arabia on the one hand, and what is the effect of such marketing literacy on the consumer protection from the other hand. The following questions were used to answer the research statement:

1. What is the effect of the media in formation the marketing literacy of the consumer in Saudi Arabia? This question is divided into three sub-questions as follow:
 - What is the effect of the media on the formation the marketing skills of the consumer in Saudi Arabia?
 - What is the effect of the media on formation the marketing knowledge for consumers in Saudi Arabia?
 - What is the effect of the media on the formation of marketing positions in the consumer in Saudi Arabia?
2. What is the effect of marketing literacy generated by media on consumer protection from the deception and commercial fraud in Saudi Arabia?
3. What are the statistical differences in the level of marketing literacy in Saudi Arabia according to the demographic factors of the consumer?
4. What are the statistical differences in the level of consumer protection in Saudi Arabia according to the demographic factors of the consumer?

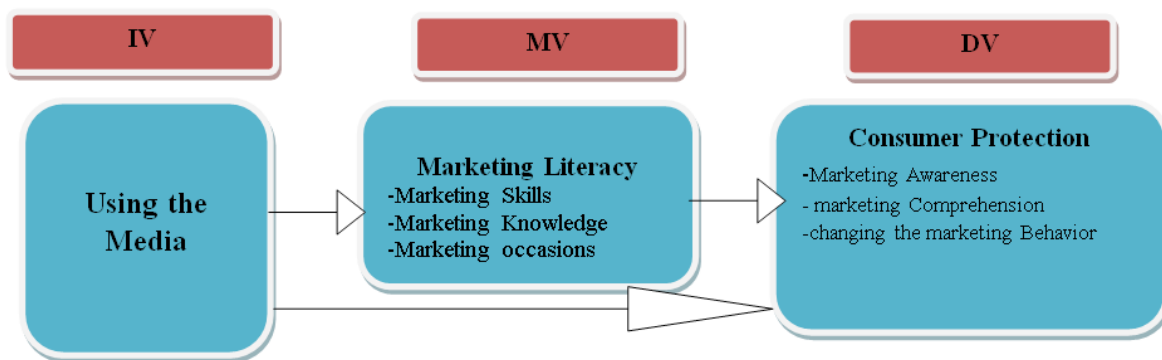
3. RESEARCH OBJECTIVES

The research statement can be achieved by answering the following:

1. Determining the effect of the media in formation the marketing literacy of the consumer in Saudi Arabia?
2. Determining the effect of marketing literacy generated by media on protecting the consumer from the deception and commercial fraud in Saudi Arabia.
3. Diagnosing the statistical differences in the level of marketing literacy in Saudi Arabia according to the demographic factors of the consumer?
4. Diagnosing the statistical differences in the level of consumer protection in Saudi Arabia according to the demographic factors of the consumer?

4. RESEARCH MODEL

The following figure represents the model used in this study, which was developed from previous studies. It aims at determining the direction of the relationship between independent and dependent variables.



5. RESEARCH HYPOTHESES

To achieve the research objectives, the hypotheses were developed based on the literatures, the pilot study, and the research model as follow:

1. There is a statistical significant effect of the media in formation the marketing literacy of the consumer in Saudi Arabia at the 0.05 level.
2. There is a statistical significant effect of marketing literacy generated by media on protecting the consumer from the deception

and commercial fraud in Saudi Arabia at the 0.05 level.

3. There are statistical significant differences in the level of marketing literacy in Saudi Arabia according to the demographic factors of the consumer at the 0.005 level.
4. There are statistical significant differences in the level of consumer protection in Saudi Arabia according to the demographic factors of the consumer at the 0.005 level.

5. Research significance:

The importance of this study is based on the following:

1. The practical importance of this study by covering a very large number of consumers who shop daily in different stores and markets.
2. The consumer protection is one of the most influential concepts on the welfare of consumers, and such concept is a reflection of the development and changing in the different market practices.
3. This study trying to focus on the media towards formation the marketing knowledge necessary to reduce the commercial fraud and deception of the consumer in Saudi Arabia.
4. The feedback provided by the results of this study to the parties responsible on the consumer protection and create initiatives aimed at improving the awareness of consumers in the local communities.

6. THE LITERATURES REVIEW

6.1 Formulating The Marketing Literacy

Literacy is defined as the coding skills used by the individual to daily life routine, so the learner has a set of skills that used in any buying behavior facing him and in this situation the person has the ability to act this behavior (buying decision) in efficient and effective way in any place or time used (KIRSCH,et al.,1993).

We also add that literacy represents the effective construction of acquired skills and using it in the negotiation process and understanding the different texts in the market (STEIN, 1995; SANDLIN, 2000). Such behaviors enables this person to act as learners during the different situations, use the coding skills to

make the successful and complete deals in these situations (FINGERET & DERNNON,1997).

Literacy depends on the consumer's ability to create and implement the readable texts to accomplish and complete tasks related to purchasing and consumption behaviors within the market place. According to other studies, this knowledge represents general behavior and isn't related to a particular category, so the less educated people may afford the additional efforts during the search and inspection of products to be purchased because of the insulting look for them (ADKINS & OZANNE,1998).

The concept of marketing literacy involves developing and understanding the knowledge, and improving the skills and the trust of shopper needs; all of these to enhance the estimating and assessing process, as well as the suitable understanding of the rights and responsibilities involved. We also add that literacy is the search process of important sources of information and consultation, asking for help, and making decision based on the information obtained to strengthen and enhancing the consumer protection, adapt to responsible and interactive behavior and understand the bad choices and behavioral result of the decisions (ADKINS & OZANNE,1998).

In this situation, the local governments have played a key role by using different means of media, by focusing and highlighting on the consumers' rights and responsibilities, using publications, sites, advertisements and awareness campaigns as well. So the marketing awareness and enhancement are based on the availability of appropriate tools to analyze the consumer's preferences and needs portfolio, and linking them with the financial benefits and the attributes of available products. This may reduce the perceived risks associated with negative purchasing behaviors, as well as spreading the complaint and advice culture among consumers.

There are a lot of literacy programs used by the media to help school, university and schools' students and teenagers to develop their critical thinking skills, especially when analyzing the advertising messages sent to them (THOMAN & JOLLS, 2005). The adults market is growing rapidly, so it has become one of the most

targeted market segments by 31 million people in 2010. American studies indicate that this category of consumers is different from other segments, because they considering the computer is the main source of literacy, they have trends to travel and entertainment, and they are more concerned with social and environmental changes, which means that there is a need to explore the appropriate means of communicating, educating and influencing their behavior in a positive way, the internet appliances for example (PAPPLARADO, 2012). The annual shopping rate for a teenager has increased 54 times, spending about 95 minutes per visit, compared to 39 visits by other groups and an average of 75 minutes per visit (VOIGHT, 1999). Data show that friends and parents, advertising and television, respectively, are important sources of knowledge for teenagers (KROL, 1997).

The study of East, Hammond, Lomaxa and Robinsona (2005) has shown that WOM has led to increased sales. He added that WOM affects male teenagers and affected by the age group (20-30). WOM is not a mean of transfer the information, but it is a tool to resolve or enhance the buying decision. As a result, the WOM by friends and relatives has a strong impact on the purchasing decision. This result is confirmed by Krol (1997) and Shim (1996). On the other hand, studies found that 21% of male and female teenagers show that university courses consider as a source of consumer literacy, and there are large segment of them benefited positively from what such university courses and activities (FURLOW, 2008). In contrast, 13% of the Saudis students have thought one course in marketing and consumer protection at least.

Finally, the research and studies have focused on Media Literacy Education (LIVINGSTONE, 2010) and show the impact of the media on the messaging of positive texts to the local community, aimed at consumer protecting from the fraud and commercial, especially at the selling points, and transparency in delivering the precautionary information that published by business centers and enterprises, and deepening the concept of accountability as well.

6.2 The Impact of Marketing Literacy on Purchasing Behavior:

The survey results showed that there 11 million of American people who are English have is the second language, and more than 20% of them are illiterate from the functional side, and they have skills less than fourth level in reading , simple math, collecting the documents, and awareness, and also there are 34% of learners are marginally literate (at the margin between the illiterate and the literate), in terms of their ability to obtain information, and the ability to deduct simple symbols of the texts read (KIRSCH et al., 1993). The national illiteracy survey (NATS) conducted on 13.6 thousand Americans, showed that more than 50% of survived people had knowledge skills below the sixth level in cognitive competence test (KIRSCH et al., 1993).

In conclusion, these figures linked between the cognitive levels of the population with their ability to meet their purchasing needs, and this indicate that the low level of knowledge leads to negative and bad market practices (ADKINS & OZANNE, 2005). It was also found that consumers with lower cognitive levels choose the wrong and unsuitable products, and the inability to understand the price information available as well. We add that the less educated people has less experiences and difficulties in achieving successful and accurate deals (VISWANATHAN et al., 2003). Such groups relies on external sources to make a successful deals such as product: advertising and packaging (JAE et al., 2011). Sandlin argues that it is difficult for this groups of consumers to determine their needs, and they have inability to guess the products and prices, besides the challenges facing them in the physical market (Sandlin, 2000).

But another study showed that the lower-level consumer has greater tendencies and trends to get large quantity of information about products compared to the university educated consumers (FURLOW, 2008). Fingert and Sandlin add that the less-informed consumer considers himself more intelligent and practical, and they believe that the educated people and the knowledgeable consumer read text books only. The research focused on criticizing the idea that have a look

to less educated consumer as a victim, and this look is kind of racist practices and ideological distortions used to reduce the poor and the less educated people (SANDLIN ,2001).

6.3 The Consumer Protection

Consumer protection generally aims to make consumer and product markets more efficient , and lead to more equitable and harmonized market practices by strengthening and enhancing the role of consumers by imposing greater control in the their daily routines in different purchasing decisions , so that the consumer protection is a coherent and sequential process to educate customers and help them build marketing and purchasing capacities enabling them build security and transparency in the physical markets and efficiency and meet their needs efficiently (Consumer Financial Protection Bureau,2014).

The core concept of consumer protection is the idea of improving the quality of life and in a world full of marketing relationships, so that consumers can freely interacted with different parties of sellers and producers (NSOUR, 2013), and the consumer can obtain the goods and services without making a great effort , with more accuracy in his decision and choice.

Achieving this goal requires strict commitment by sellers and producers to the right terms and conditions of work, which guarantees the consumers' rights, and therefore is not subject to deception or fraud due to physical or moral damage. Studies confirm that the lack of application of the consumer protection is widely separated and is subject to change according to technological and technical changes, and the revolution of information and globalization that mainly affected on the different marketing practices of individuals. Studies show, for example, that 3.2 million of adult consumers in Britain have faced a commercial deception in the phone calls and e-mails annually, with £ 3.5 billion yearly as a cost (BOWE, 2007).

Recent consumer protection studies have shown a tendency of individuals towards professionalism and the need for more self-responsibility rather than reliance on other organizations and institutions (BOWE, 2007). The educated consumers have the ability to

protect themselves and their family from marketing external factors and commercial fraud and deception.

Hence, many attempts have been made to provide the basis for dealing with the marketing and sales forces, and to identify the mechanisms, methods and techniques that should be used by them. The focus was also on the less educated groups, especially the older people (HOBBS, 2010). Because of that the marketing illiteracy in the UK is reduced among older people to less than 20% in 2006, which means more effective and able to identify appropriate marketing practices for them.

Studies also point out that teenagers oriented marketing is also the core focus of many of businesses, which still consider this category of consumers has lacking experience and skill needed to be smart consumers (FURLOW, 2008). There are also some other groups lacking experience such as female or low-income people. In particular, the most educated, high income groups and married people are the most marketing literate people, which mean that other groups still need the marketing skills that protect them from bad market practices.

Finally, the different media means have play an important role in providing protection to the consumers. This is done by educating individuals about their rights and interests, in addition to defending these rights because they under the social issues and responsibilities, so the media programs aim at contribute to resolving these sensitive issues to society by educating the consumers and allowing them to realize their rights and obligations (SETH et al., 2013).

7. THE RESEARCH METHOD

- A. Research Methodology: The study used descriptive analysis of the data obtained.
- B. The Exploratory Study: It consisted of 58 Saudi consumers and residents living in Riyadh which reached to 15% of the study population.
- C. The Research Population: represents all Saudi consumers and residents living in Riyadh city. The 2016 estimates show that Riyadh has a population of 5.8 million, 68% of whom are

Saudis. The percentage of male Saudi nationals is about 50.1%, while male residents are 64%.
 D. The Type and Size of the Research Sample: The simple random sampling method was used to collect the needed data. The sample reached to 386 of Saudis and residents of Riyadh city who were over the age of 20 at a significant level of 0.05. 341 completed final analysis were returned. The unit of analysis is the Saudis and residents who met the above requirements. It is estimated that 46% of Saudis are between the ages of 15 and 39.
 E. **Methods of Data Collection** : consists of the following :
 - **The Secondary Data Sources:** The review of the various literature related to the subject

of this study, the Arabic and English books and theses, in addition to specialized websites and statistics issued by the relevant Saudi and international formal institutions.
 - **The Primary Data Sources:** In order to answer the questions of the research problem and testing the hypotheses, the appropriate measurement tool (questionnaire) was developed to collect the primary data needed for this purpose by reviewing the previous studies related to the hypotheses and variables of the research , and in order to analyze the research data needed to test hypotheses, we conducted the Cronach’s alpha coefficients of Research Variables in show in table 1 as follows:

Table 1. Cronbach’s Alpha Coefficients of Research Variables

N	Research Variables	Reliability	Paragraphs’ Numbers
1	Using of Media	0.901	Part Two
2	The Marketing literacy		
	The Marketing Skills	0.727	1-6
	The Marketing Knowledge	0.878	7-12
	The Marketing Behavior consists of:	0.936	13-29
	Subjective Behaviors		13-17
	Behavioral Situations		17-29
3	The consumer Protection (The Four Rights)	0.625	30-39
Total Reliability		0.963	1-39

Cronbach’s alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. Cronbach’s alpha is not a statistical test – it is a coefficient of reliability (or consistency). The Cronbach alpha coefficients of the research variables are between 0.625 - 0.901. This means that the dimensions have relatively accepted. Internal consistency of all variables and all of the coefficient values are statistically accepted since it is more than the statically permitted rate 60% .

The five points Likert scale was used, which expresses the degree of response and the consistency between the statements and the

respondent’s opinion, where the value (5) is always given to the response level, the value (4) is often , and the level is sometimes (3) , A little has value (2), and the value (1) was given to the level rarely. In order to analyze the results of the research sample, the descriptive statistical analysis (arithmetic mean, standard deviation, and relative frequency) were calculated. The components of the marketing literacy were evaluated according to the arithmetic mean of the research sample. More than 4.2 is very high, (2) 4.2-more than 3.4 is high, (3) 3.4 -more than 2.6 is average (moderate), (4) 2.6 -1.8 is weak, less than 1.8 is very weak (POTTER, 2008).

8. DATA ANALYSIS AND TESTING THE RESEARCH HYPOTHESES:

8.1 HO₁ : There Is A Statistical Impact of The Media On The Formation of Marketing Knowledge Of The Consumer In Saudi Arabia, and Three Sub Hypotheses Are Derived :

8.1.1 HO₁₁ There Is A Statistical Impact Of The Media On The Formation of Marketing Skills In The Consumer In Saudi Arabia.

It was found that there were six phrases of the marketing skills of the consumer in Saudi Arabia, and the relative scale used in this study shows that all of the six phrases are achieved the highly level of consumer in Saudi Arabia. It was found that 58.3% of the sample highly accepted the high degree of marketing skills, while 33.6% of such respondents have a low level of such skills. The table above shows the results of the descriptive analysis and ANOVA of this hypothesis.

Table 2. Frequencies, Percentages, Means, and Standard Deviations of Sub Independent Variable (Marketing Skills)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I have the ability to distinguish between similar products according to quality.	%	22.2	38.2	20.8	16	2.8	3.6161	1.08651	High
2	I have the ability to distinguish between similar products according to price.	%	23.1	34.9	22.6	15.1	4.2	3.5829	1.12398	High
3	I have the ability to differentiate between the brands purchased.	%	25.9	28.8	20.8	15.6	9	3.4597	1.26943	High
4	I have the ability to distinguish between products purchased according to country of origin.	%	24.5	28.8	20.3	18.4	8	3.4313	1.26068	High
5	I have the ability to differentiate between the different uses of the products purchased.	%	25.9	32.5	22.2	15.6	3.8	3.6066	1.13882	High
6	I have the ability to distinguish the physical specifications of the products purchased such as colors and shape.	%	34.9	30.2	17.5	14.6	2.8	3.7962	1.14692	High
Overall the Dimension		%	26.1	32.2	17.4	15.9	13.7	3.5821	0.76244	High

ANOVA Model	The Variable	Effect Coefficient	r	R ²	t	Sig.	F	Sig.
1	The Constant	1.433			1.348	0.249		
	Using The Media Means	0.9	0.761	0.473	2.343	0.079	5.492	0.00

In order to test the first sub-hypothesis, dependent and independent variables were put into linear equation as follows: $Y = A + B_1 X_1$. Where Y represents the dependent variable (marketing skills of the consumer), and X_1 represents the independent variable (media means), A and B are the estimates of the model. Using the statistical program SPSS, the results

shows that there a significant effect of media on the formation of the marketing skills in the research sample shown in table 2. According on the correlation coefficient between independent and dependent variables, the positive relationship is shown and relationship between the media means and the ability to develop marketing skills has been confirmed.

It was found that there is a positive impact of the media on the formation of marketing skills of the consumer in Saudi Arabia. Media is important source of the relationship with the dependent variable, the increase by one unit improved the skill of the consumer by 0.9, and the media was positively associated with 76.1% with the dependent variable, about 47.3% of the variance in such skills refers to media. The results of this study are based on the media's ability to acquire the necessary skills for smart purchasing.

In order to test the text of the first sub-hypothesis, it was used the result of ANOVA in table 2. Using the results of the step wise analysis, the first sub-hypothesis is approved, which say a significant effect of the media on marketing skills of the consumer in Saudi Arabia. The calculated significance (0.039) is lower than with the significance level as a whole (0.05).

8.1.2 HO₁₂: There Is A Statistical Impact Of The Media On The Formation of Marketing Knowledge Among Consumers In Saudi Arabia.

The marketing knowledge includes six phrases, and using the relative scale, five of such phrases were moderate, while the phrase "I have information about the consumers' rights in different purchasing situations" has the high level. Here, we find that 39.7% of consumers in

Saudi Arabia have a low level of marketing knowledge necessary to make effective purchasing decisions, while 35.5% of such consumers have a high level of knowledge as in table 4. For the second sub-hypothesis, In a linear equation as described previously = $A + \beta_1 X_1$

As we have shown, Y is the dependent variable (marketing knowledge) while X_1 is the media means, and A and B are model estimates. Using the SPSS and using the Enter method, Table 4 shows the results of the estimate. $Y = 2.635 + 0.119 X_1$.

The results show that the media has a positive but it is very weak effect on the formation of marketing knowledge among the consumers in Saudi Arabia, and it is not statistically significant. This clearly indicates that there is a weakness in the impact of media on the dependent variable (marketing knowledge). In order to test the second sub-hypothesis and according to the results of the F in table 4, we reject the second sub hypothesis. This statistical decision shows that there is no statistical significant effect of the media on the formation of the marketing knowledge of the consumer in Saudi Arabia. The significance level of the ANOVA (0.56) is more than the significance level as a whole (0.05). Therefore, there is no statistical impact of the media on the formation of marketing knowledge of the consumer in Saudi Arabia.

Table 3. Frequencies, Percentages, Means, and Standard Deviations of Sub Independent Variable (Marketing Knowledge)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I have information about the consumers' rights in different purchasing situations.	%	25.9	37.3	20.3	10.4	6.1	3.6682	1.16041	High
2	I have information about the duties of the consumers in different marketing practices.	%	5.2	17.9	30.7	25.9	20.3	2.6209	1.16224	Moderate
3	I have Known the key issues facing the consumer in different purchasing situations.	%	7.1	19.3	33.5	27.4	12.7	2.8057	1.11491	Moderate
4	I have a knowledge of the methods should use when problems occur during the purchase process.	%	9.4	23.6	30.2	25.9	10.8	2.9479	1.14315	Moderate
5	I have knowledge of the consumer protection law in electronic purchasing transactions.	%	8.5	12.3	26.4	29.7	23.1	2.5403	1.21578	Moderate
6	I have a knowledge about the parties responsible on marketing problems.	%	12.7	16	25.9	29.2	16	2.8009	1.26046	Moderate
	Overall the Dimension	%	11.5	21.1	27.8	24.7	14.9	2.8973	0.92767	Moderate

ANOVA Model	The Variable	Effect Coefficient	r	R ²	t	Sig.	F	Sig.
1	The Constant	2.635			12.477	0.00		
	Using The Media Means	0.119	0.12	0.014	1.473	0.142	0.748	0.56

8.1.3 HO₁₃: There Is A Statistical Impact Of The Media On The Formation of Marketing Behaviors of The Consumers In Saudi Arabia.

This hypothesis consists of two parts: the subjective behaviors and the behavioral situations. In the first part there are beliefs of the consumer because of the skills and knowledge obtained in the previous stages or situations, and in the second part, these there are actual behaviors produced by the such beliefs, and it is used by the consumer in the different stores and selling points at the moment of making the purchase decision.

The subjective positions (beliefs) consist of five phrases, and using the relative scale, over all of these situations are moderate. At the same time, the confidence level of consumer in stores and salesmen are moderate according to 60% of the sample, and there is lack in the confidence level to obtain the consumer rights when submitting complaints to government institutions or to the same store itself according to 48.5% and 46.7% respectively. There is also 66.1% of consumers have a high belief to make an appropriate purchasing decisions, and about 42.4% have the same level of belief to discover the negative marketing practices in the markets and stores using the table 4.

Table 4. Frequencies, Percentages, Means, and Standard Deviations of Sub Independent Variable (subjective behaviors)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I have a degree of confidence in the different store and sales men dealing with.	%	5.2	22.2	34.3	23.6	14.1	2.8057	1.10202	Moderate
2	I have the ability to make the right purchasing decision.	%	25.5	40.6	17	12.3	4.7	3.6872	1.12833	High
3	I have the ability to discover the negative marketing practices in the markets.	%	13.2	29.2	30.2	19.8	7.5	3.2085	1.13562	Moderate
4	I have confidence to get my rights as a consumer when complaining to government institutions.	%	12.3	16.5	22.6	25.9	22.6	2.6967	1.31762	Moderate
5	I have confidence to get my rights as a consumer when making a complaint to the store itself.	%	10.4	18.9	24.1	29.2	17.5	2.7536	1.24439	Moderate
	Overall the Dimension	%	13.2	25.5	25.7	22.2	13.3	3.03	0.92931	Moderate

The second part of the hypothesis (behavioral situations) consists of 12 phrases , over all of such phrases referring to the actual practices of the consumer in the markets and stores in the during and after the purchasing process, and using the relative liker scale, it was found that these situations are moderate. It was found that 8 of these phrases are moderate, while there was a

clear weakness in communicating with a consumer protection devices in the case of any problem according to 54.2%, while there are three statement are highly achieved “ I stop using the product in the event of any defect or mistake” , ‘I tell others about my positive experiences during the purchase process’ and “ I tell others about my bad experiences during the purchase process’ .

Table 5. Frequencies, Percentages, Means, and Standard Deviations of Sub Independent Variable (behavioral situations)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I read the contracts and guarantees for the product before the purchase.	%	7.5	19.3	25	25.5	22.6	2.64	1.240	Moderate
2	I keep the purchase invoice and the different documents related to the purchase.	%	24.1	25.9	18.4	21.2	10.4	3.30	1.325	Moderate
3	I compare weights, lengths and sizes of the product when making a purchase.	%	16.5	25.5	25.5	18.4	14.2	3.10	1.293	Moderate
4	I stop using the product in the event of any defect or mistake.	%	35.8	25.5	16.5	17.5	4.7	3.71	1.253	High
5	I make sure if the prices are really discounted.	%	21.2	29.7	21.7	15.6	11.8	3.33	1.296	Moderate
6	I communicate with a consumer protection devices in the case of any problem.	%	9.9	13.2	22.6	28.3	25.9	2.53	1.285	Weak

7	I check the safety and quality of the product during purchasing process.	%	22.2	33.5	22.2	18.4	3.8	3.51	1.144	Moderate
8	I inform the store's staff of comments, suggestions and complaints when necessary.	%	17	27.8	21.2	19.8	14.2	3.11	1.312	Moderate
9	I tell others about my positive experiences during the purchase process.	%	25.9	36.8	17.5	13.2	6.6	3.62	1.195	High
10	I tell others about my bad experiences during the purchase process.	%	25.5	38.7	17	11.8	7.1	3.63	1.190	High
11	I make the purchase in normal times (not fatigue or hunger).	%	19.8	34.4	24.5	15.1	6.1	3.46	1.151	Moderate
12	I make the planned purchase (do not make an urgent purchase).	%	12.3	30.2	26.4	20.8	10.4	3.12	1.180	Moderate
	Overall the Dimension	%	19.8	25.6	19.9	18.8	16	3.03	0.92931	Moderate

The results of the table5 show that passing of bad experiences among consumers is greater than the positive experiences according to 64.2% of consumers. This means that the WOM is an effective mean of spreading information and experiences among consumers in Saudi Arabia. It is also found that 32% of information transmitted by parents, relatives and friends. It

was found that 54.2% of consumers purchase in normal times or conditions (away of urgent needs) and 42.5% of purchasing decisions are planned. Here we point out that the tow last factors are very important and critical in obtaining and making reasonable and smart buying decisions that decrease the exploitation degree of stores and sales force.

Table 6. ANOVA of Marketing Behavior

The Variable	Behavioral Situations			Subjective Behaviors		
	B	t	Sig.	B	t	Sig.
The Constant	2.830	13.293	0.000	3.205	15.383	0.000
Media Means	0.004	0.054	0.957	0.017	0.212	0.833
Statistical Indicators	F=6.195 Siq.=0.014 r=0.651 R ² =0.423			F=0.199 Siq.=0.939 r=0.062 R ² =0.004		

$$\text{Subjective Behaviors } Y = 3.205 + 0.017 X_1$$

$$\text{Behavioral Situations } Y = 2.83 + 0.004 X_1$$

In order to test the third sub-hypothesis, the dependent and independent variables are in the simple linear equation, Y refers to the marketing situations which include the subjective behaviors and behavioral situations (the dependent variable), X₁ represents the independent variable as previously defined, the following table shows the results of this analysis. The results of the estimation are divided into two parts:

Effect of the media on the formation of the subjective behaviors, and here we point out that these behaviors are personal beliefs linked to the individuals themselves over time, and the

consumers may try to express themselves in the wrong situations or places when they asked. The results showed that the effect of the media is not statistically significant, so there is no statistical effect on the subjective behaviors of the study sample. This results showed when comparing the level of significance of the variable with the level of significance as a whole 5%. Finally, the level of significance of the F (0.939) test is greater than the significance level as a whole (5%), which means that there is no statistical effect of the media on formation the subjective behaviors of the consumers in Saudi Arabia.

Effect of the media on behavioral situations. The behavioral dimension mostly includes guidelines that may be followed by the consumer during the shopping process and may therefore use the different sources that he believes are more able to provide the needed information in such situations and in all purchasing circumstances. The research showed that the consumer protection Association and educational institutions are more influential on the behavioral situations of the Saudi consumers. By comparing the level of significance (0.014) with the significance of the test as a whole (5%), we accept the sub-hypothesis that say that there is statistical effect of the media on formation of the behavioral situations of the consumers in Saudi Arabia.

8.2. HO₂: There is a Statistical Impact of the Concept of Marketing Literacy On The Consumer Protection From The Practices of Fraud and Commercial Deception In Saudi Arabia.

This hypothesis has three dimensions explain the concept of marketing literacy, and using the relative scale, it is found that this concept is highly achieved. At the level of sub-components of the marketing literacy, there was a weakness in the marketing knowledge, while marketing skills and marketing situations are moderately achieved according to mean values 3.5821 and 3.1884 respectively.

The level of consumer protection against negative market practices and practices is high according to mean (3.5813). We show that the consumer’s knowledge of most of his rights was a high, except for three of such rights in moderate level: “the right to health and safety when using the products normally” according to 53%, “the right to get compensation in case of conciliation is damaged” according to 51.2% and “the right to obtain details dealing between the supplier and exporters” according to 38.7%.

Table 7. Frequencies, Percentages, Means, and Standard Deviations of Sub Independent Variable (Consumer Protection)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	I know my right to health and safety when using the products normally.	%	17.5	35.5	21.7	17.1	8.1	3.37	1.202	Moderate
2	I have the right to obtain the correct information and data about the products purchased.	%	26.3	30.4	23	15.7	4.6	3.55	1.171	High
3	I have the right to freely choose between products that meet the quality requirements.	%	35	31.3	14.3	12	7.4	3.72	1.278	High
4	I have the right to personal dignity and respect for religious and cultural values.	%	49.8	26.3	7.8	11.5	4.6	4.02	1.225	High
5	I have the right to bring legal cases in injury and violation of my rights.	%	28.1	30	15.7	17.1	9.2	3.54	1.299	High
6	I have the right to get compensation in case of conciliation is damaged.	%	30	21.2	19.8	17.5	11.5	3.37	1.376	Moderate
7	I have the right to get the documents, contracts and invoices of the purchase.	%	41.9	26.3	14.7	12	5.1	3.85	1.235	High
8	I have the right to obtain details dealing between the supplier and exporters.	%	18.4	20.3	18.4	24.4	18.4	3.06	1.396	Moderate
9	I have the right to inform the government authorities about mistakes and abuses .	%	31.1	24	18.9	15.7	10.1	3.50	1.350	High
10	I have the right to get the full details of the purchase process in installments such as: price, period, total cost, number of installments.	%	39.2	28.6	15.7	12.4	4.1	3.82	1.196	High
	Overall the Dimension	%	31.7	27.4	17	14.5	9.34	3.5813	1.2728	High

In order to test the second main hypothesis, dependent and independent variables were put into the linear equation described above: $Y = A + B_1 X_1 + B_2 X_2 + B_3 X_3$. Y represents the dependent variable (consumer protection), while X_1 , X_2 , and X_3 represent the independent variables respectively: marketing skills, marketing knowledge, marketing situations (marketing

literacy concept), A and B are the estimates of the model. table 7 shows the results of this estimation.

$$Y = 0.164 + 0.352 X_1 + 0.053 X_2 + 0.627 X_3$$

The results of the Stepwise analysis indicate that the level of consumer protection in Saudi Arabia resulting from marketing situations is more effective than marketing skills or marketing knowledge.

Table 8. Frequencies, Percentages, Means, and Standard Deviations of Sub Independent Variable (Marketing Literacy)

N	The Phrase	F	Responses Degree					Mean	SD	Decision
			VH	H	N	L	VL			
1	Marketing Skills	%	26.1	32.2	17.4	15.9	13.7	3.5821	0.76244	High
2	Marketing Knowledge	%	11.5	21.1	27.8	24.7	14.9	2.8973	0.92767	Moderate
3	Marketing Situations	%	16.5	25.5	22.8	27.4	7.8	3.1884	0.86318	Moderate
	Overall Marketing Literacy	%	18	26.3	16	22.7	17.1	3.2226	0.8511	Moderate
	Consumer Protection	%	14.2	31.2	22.3	10	15.6	3.5813	1.05415	High

ANOVA Model	The Variable	Effect Coefficient	r	R ²	t	Sig.	F	Sig.
1	The Constant	0.164			0.680	0.497		
	Marketing Skills	0.352			4.102	0.00		
	Marketing Knowledge	0.053	0.738	0.538	0.689	0.492	82.511	0.00
	Marketing Situations	0.627			7.099	0.00		
ANOVA Model Using Step Wise Method								
1	The Constant	0.823			4.179	0.00		
	Marketing Situations	0.865	0.708	0.499	14.508	0.00	21.492	0.00

According to this study, the consumers' situations in the store before and after the purchase, very strongly affected in increasing the level of consumer protection against bad and negative practices from the salesmen. The coefficient of impact of marketing situations reached to 0.865, and there is 50% of protection refers to the situations of the consumer, and the correlation between them reached to 70.8%. Based on the above, we find that there is no clear correlation between level of consumer protection in Saudi Arabia and the certain marketing knowledge, may be used by the consumer to

build a marketing culture in all situations of purchasing before and during the decision process to buy away from stores and sales men pressures, especially if we know that 47.2% of consumers' purchasing decisions are unplanned and randomly purchased. According to the frequencies, about 31.8% of females (or 30.6% of males), 54.2% of secondary students (or 27.4% of bachelor's degree and above), and about 35.1% of their income exceeds 10 SR thousand (or 27.7% More than 10 SR thousand), all of such segments have unplanned and randomly purchased decisions.

Table 9. The Binary Correlation between The Components of Marketing Literacy and Consumer Protection.

The Coefficients		Marketing Skills	Marketing Knowledge	Marketing Situations
Consumer Protection	Pearson Correlation	0.607**	0.155	0.708**
	Sig. (2-tailed)	0.00	0.57	0.00

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

In order to test the second main hypothesis, it was found that the level of significance of F (0.00) is less than (0.05). Therefore, the text of the main hypothesis that there is a statistically significant impact of the marketing literacy on consumer protection in Saudi Arabia was accepted. At the level of the binary correlation between the components of marketing literacy and consumer

protection, the previous table 9 shows that all of coefficients are statistically significant, except for the variable of marketing knowledge as discussed previously.

8.3 HO₃: There Are A Statistical Differences In The Level of Marketing Literacy of The Consumers In Saudi Arabia According To Demographic Factors.

Table 10. Statistical Differences In The Level of Marketing Literacy

The Factor	Sample Mean	General Mean	F	Sig.	The Decision
The Gender	1.32	1.5	1.407	0.237	No Differences
Education Level	2.59	2.5	4.169	0.003	Differences *
Income Level	3.13	3	2.221	0.068	No Differences
Age Level	3.14	3.5	0.545	0.703	No Differences

Scheffe Test According to Education Level	
Education Level	Subset for alpha = .05
Secondary	2.776
B.A	3.21
M.A	3.5114
PhD	3.198
Sig.	0.0279

Table 9 shows the variation in trends on the effect of demographic variables (gender, education level, income level, age level) on the marketing literacy in the study sample, where there was an agreement on the effect of education and income levels. In order to test this hypothesis, the ANOVA analysis was used. It was found that there are three values of the levels of significance of the demographical factors more than 0.05, except significance level of education level. Therefore, we accept the main hypothesis that there are statistically significant differences in the concept of marketing literacy in Saudi Arabia

according to the difference in education level. Using Scheffe test which showed that these differences tend to Master holders.

9.4. HO₃: There Are A Statistical Differences In The Level of Consumer Protection In Saudi Arabia According To Demographic Factors.

Table 10, shows that there is variation in trends on the effect of demographic variables (gender, education level, income level, age level) on the consumer protection level. In order to test this hypothesis, table 10 shows that there are three values of the level of significance of some

demographic variables are more than 0.05. Therefore, there are no statistical significant differences in the level of consumer protection according to such factors, while the significance

level of education level is less than 0.05 so there are statistical differences in the level of consumer protection according to education level, and such differences tend to master holders.

Table 11. Statistical Differences In The Level of Consumer Protection

The Factor	Sample Mean	General Mean	F	Sig.	The Decision
The Gender	1.32	1.5	1.406	0.237	No Differences
Education Level	2.59	2.5	2.248	0.045	Differences *
Income Level	3.13	3	1.507	0.201	No Differences
Age Level	3.14	3.5	0.62	0.649	No Differences

ScheeffeTest According to Education Level	
Education Level	Subset for alpha = .05
Secondary	3.1708
B.A	3.5158
M.A	3.9326
PhD	3.5969
Sig.	0.019

9. THE FINDINGS DISCUSSION AND RECOMMENDATIONS:

9.1 The Findings Discussion:

It has been shown that the consumer in Saudi Arabia has a high degree of marketing skills, which use to judge the negative and bad practices by the store and salesmen. It has been shown that the media in different forms (Internet, television, newspapers and magazines) have an important impact on the formation of such skills. About 48.8% of marketing skills have been acquired by consumers through advertising. We add that Internet, television, newspapers and magazines are tools to collect and acquire new marketing skills, rather than a knowledge frame that provides marketing knowledge to consumers.

In addition, the percentage of read and visual media has been distributed by 40.5% and 59%, respectively. Thus, this results moving away from the literatures shown that 70% of the information reach to the individual by reading, and this explaining through matching the reading with the technical , technological development and the information revolution

epically tablets and mobile phones, which have combined the viewing, reading technologies and entertainment at the same time, and if the Internet is added to the sources of reading the percentage will increase to 98.9%.The lack of influence of any educational institutions, consumer protection devices and government institutions in the formation of marketing knowledge of the consumer in Saudi Arabia may help to make purchasing decisions in all markets and circumstances, and this reflected the weakness of marketing knowledge in a manner that does not help to make effective and smart purchasing decisions. This is based on the studies findings that this knowledge represents a general behavior and it is not specific to a particular group, and it includes the social assessment, especially since that the less educated consumer may consume additional effort in checking and inspection, which negatively affected this behavior, literacy is oriented to help the local communities such as schools, universities, and teenager students to develop critical thinking skills while reading their own messages (THOMAN & JOLLS,2005).

Marketing skills may succeed in a particular circumstances or markets, and it is not possible

to continue this success all the time and at the same level, unless these skills are supported by appropriate knowledge content, which helps to develop smart rational purchasing decisions continuously. The importance of this trend shows if we know that 47.2% of the purchasing decisions are not planned. Kirsch et al. (1993) confirmed that the smart person has the ability to make his situations or behaviors at the same level of efficiency and effectiveness. Studies of (STEIN, 1995; SANDLIN, 2000) suggest that literacy involves effective construction the skills acquired and the ability to negotiate within the social content conducted by people when they reading different text messages in the market, so marketing knowledge as part of the concept of marketing literacy increases the percentage of rational and smart purchasing decisions, and helps to reduce the exploitation and commercial deception of stores and sales people.

Consequently, the study found that the consumer in Saudi Arabia uses his marketing skills in purchasing situations that he suddenly encountered. Therefore, this study distinguish between the subjective situations that represent the consumer's perceptions about some marketing issues that have a high degree, with a clear need to enhance the right to health and safety when using the products normally, the right to get compensation in case of conciliation is damaged and the right to obtain details of dealing between the supplier and exporters.

At the subjective level, which reflects what the consumer is actually doing in the sealing points during or after the purchase decision, the moderate level is achieved, with a clear weakness in the reading of the contracts and guarantees of the product before the purchase, and lack of communication with devices responsible on the consumer protection. However, it was found that the Consumer Protection Association and the academic institutions played an important role in forming these behaviors, with 18.7% and 11.7%, respectively for each. More specifically, 4.8% and 2.08% of marketing information were found to be transmitted through consumer protection association and university academic courses, respectively (TULLY & SCHONFELD, 1994).

The large proportion of consumers in Saudi Arabia transfer and exchange bad experiences in

stores and markets, rather than the positive experiences. This means that the negative WOM is the most pervasive in the Saudi market. This result disagree with the study East et al. (2005) that the negative WOM is less frequent than the positive one. Here we agree with theory that differentiate between that source of information as an informative frame helps to educate the consumer about the behaviors and marketing practices in market place, and the mean used to help the individual to make a particular purchasing decision. So the WOM is a tool that helps speed up or delay a particular purchasing decision rather than to exchange information among consumers (SUWAIDAN, 2011). It has been confirmed that 32% of the information is transmitted by parents, relatives, friends, and this is consistent with the study (SUWAIDAN, 2011) that shows the strong influence of the WOM by friends and relatives on the purchasing decision. Krol (1997) and Shim (1996) have confirmed that 26.7% of the information was transmitted via the internet, about 13.5% and 10.9% were transmitted via commercial television and newspapers and magazines respectively. Thus, the results were consistent with Krol (1997) and Shim (1996) that the informative sources of American are friends, parents, Ad and TV. Shim have ordered this means as follow: friends, parents, print media, and commercial television.

The three previous components (skills - knowledge - behaviors) are the concept of marketing literacy, and it has been shown that the information sources available influenced the formation of behavioral situations of consumers. It also found that the level of consumer protection in Saudi Arabia is highly achieved, along with a very high level of awareness about some of the rights that concern him, such as: the right to personal dignity and respect for religious and cultural values, the right to obtain documents, contracts and invoices relating to the purchase process, details regarding the purchase process by installments.

To find the impact of the three components that represent the marketing literacy on the level of consumer protection in Saudi Arabia, it was found that the strongest impact of behavioral situations, and then came marketing skills in the market place, beside the positive correlation

between them. A large part of shoppers in Saudi Arabia do not search for information in pre purchase decision, and the shelves in the store is the main source for checking the prices and level of quality, while others use the booklets of the stores. Marketing knowledge was not statistically significant in influencing on the level of consumer protection in Saudi Arabia.

In general, it has been shown that there is an important impact of the marketing literacy on the consumer protection from the practices of deception and commercial fraud in Saudi Arabia, as confirmed by studies that examined the role of media in reducing informative illiteracy (LIVINGSTONE, 2010). Through delivering the positive messages to the community, this helps to protect it from fraud and exploitation, as well as enhancing consumer protection at points of sale. It has been found that there is no role for university marketing courses in delivering positive messages that enhance consumer protection or help them to develop their marketing literacy. It was found that 2.1% of marketing information comes through these courses in a society where illiteracy rate is less than 4% , and there is 13% of the students are in administrative sciences. This finding disagreed with previous studies shown that 21% of American students studied one or more undergraduate courses in consumer literacy, and benefited positively from improving their level of marketing capabilities (FURLOW, 2008). This results disagree with the study of The study of Geraee et al. (2015) shown that there is a low levels of students' knowledge about media literacy and their distributions at pre contemplation and contemplation stages at pre-test, showed the lack of any sufficient educational programs in Iranian schools. This study revealed the adolescents' need for a theory-based Media Literacy education program. Our current results have agreed with the study of Kleemans & Eggink (2012) which shows that media literacy programmes promote teenagers' news media literacy to a certain extent. However, the contribution of media literacy programmes to news literacy is small. Moreover, findings show that the level of news media literacy was moderate, and that educational level and age were stronger predictors of the student's level of

news media literacy than media literacy education itself. This study of Vraga et al. (2015) confirms the value of conceptualizing news media literacy using the theoretical subcomponents that the Ashley and colleagues (2013) used in their study. But additional measures are needed to capture the diverse nature of news media literacy: self-perceived media literacy (SPML) and value of media literacy for democratic society (VML), and in this study we confirmed that these variables function separately from the measures proposed by Ashley et al. (2013).

The study showed that there are no statistical differences in both marketing literacy and consumer protection in Saudi Arabia from the effects of fraud and deception, according to gender, income level and age level. However, such differences were found in the previous variables according to the education level tend to master holders. These results confirm the importance of educational level in meeting the purchasing needs of the population. According to the study Adkins and Ozanne (1998), the less educated people has a lower level of experience and has difficulty in successful exchanges (VISWANTHAN et al., 2003; JAE & DELVCCHIO, 2014), the difficulty of identifying his needs, and his inability to guess prices and products (SANDLIN, 2000). This study has agreed with the results of other studies about the differences between shoppers in terms of price recall due to differences in educational level.

There are other contributions of current study, the relative ranking of the main areas of commercial fraud in Saudi Arabia is as follows:

- The deception in advertising text messages of some products according to 18.1%.
- Bad and negative practices in the pricing issues according to 15.9%.
- Negative practices in the field of guarantee contracts by some producers according to 12.9%.
- Fraud in packaging and use of materials not suitable for the product according to 11.1%.
- Fraud and manipulation of weights and measures of products according to 10.5%.
- Fraud in storage and use of storage methods and places unsuitable for the product according to 9.6%.

- Fraud in the use of means of transportation not suitable for the product according to 8.3%.
- Fraud in product specifications such as color and shape according to 7.5%.
- Put the products in unreachable and unsuitable places of consumers in promotion times according to 5.9%.

At the level of products that are subject to commercial fraud according to the sample, and using the marketing classifications of goods known in marketing literatures as follow:

- A. Consumer Goods: It accounted for 39.8% of the total, and the goods included in this group are ranked according to their importance: garments (26.2%), food items (22.9%), medicines (15%) perfumes, materials and cosmetics (11.5%).
- B. Durable Goods: It accounted for 28.8% of the total, and the group of goods ranked by importance were: auto parts (33.7%), electronics (33.7%), motor vehicles (20.7%), gold and silver (11.9%).
- C. Services: It accounted for 24.8% of the total, and the goods included in this group ranked by importance: a) restaurants (27.8%), insurance (25.6%), tourism and travel (20.06), hotels (13.6%) , financial services by 13%.

10.2. THE RECOMMENDATIONS

In light of the previous results and the remarks and suggestions provided by the researcher, we recommend the following:

- The need for the media to prepare and share news and programs related to the consumer in an innovative manner, and this is through will be more attractive and effective by using the social media, as well as provide specialized programs to train consumers and reference groups of individuals and institutions on the subject of consumer-oriented media.
- Emphasize the importance of university and school visits to large markets in Saudi Arabia, as well as to institutions that are interested in the consumer. This has an important role in promoting the marketing literacy based on the experiential and observation away from the theoretical material provided by specialized courses and reference books.

- The supervisory concept of the ministry of industry and trade and the branches of the municipalities in the kingdom should be strengthened. Therefore, we suggest that the legislative role should be strengthened and the powers granted should be increased, rather than the financial fees and penalty , to withdraw the license and deprive it of commercial activity, and use the black list of merchants whom are proven to be involved in fraud and deception.
- Activating the legislative and supervisory role of the consumer protection Association, so that the association is involved in the inspection campaigns carried out by the municipalities and the official departments, in addition to enhancing its awareness role by providing more facilities enabling it to set up a consumer television station, in all kinds of stores and markets.
- The establishment of an independent court to be followed by the legal authorities in the kingdom, which will deal with the large commercial disputes between the trader and the consumer, reduce the length of the administrative procedures, speed up the resolution of disputed cases, effectively advertise in various media, electronic communication between the consumer and the virtual trader within jurisdiction as well.
- The universities have a very important educational role, so that their role is not limited to the teaching of theoretical courses. Rather, it is necessary to coordinate with the supporting bodies of consumer rights in the kingdom on how to characterize decisions related to consumer protection and encourage seminars and educational programs within universities and secondary schools.

9.3 Marketing implications

According to the previous findings, a set of indicators that enhance the concept of marketing literacy and consumer protection in Saudi Arabia. There are statistical differences in the concept of marketing literacy and the consumer protection in Saudi Arabia according to the difference in the level of education, which showed that these differences are in favor of the master holders.

These results confirm the importance of education in meeting the purchasing needs of the population. According to Adkins & Ozanne (1998), the less educated people have a lower level of experience and have difficulties in achieving successful and accurate exchanges and smart decisions (VISWANTHAN et al., 2003) and don't use the scientific principles (see the first hypothesis). Such decisions depends on the physical specifications to evaluate the purchasing decision such as Ad and packaging (JAE & DELVCCHIO, 2014) beside inability to guess the products and prices (SANDLIN, 2000). Other studies have found that there are differences between shoppers in terms of price recall because of the difference in education level, as it was found that 90% of those who remember the price are university degree holders, while other levels of education can't remember.

9.3.1 Demographic analysis of marketing literacy

71.4% of males have showed that the media is the main sources of literacy. 21% of males have a high level of marketing literacy compared with 20.9% of females. The gender is statistically insignificant in the level of marketing literacy. The information sources don't consider any privacy of the gender specifications or in purchasing roles of males and females. Such sources of information use the general information without any privacy in Saudi Arabia. For example, males in Saudi Arabia often play the role of buyer, while the female play the role of influencer or initiator in the purchasing process, especially if they are married. Studies have shown that the women's participation percentage in the households purchasing decision reached to 85%. So the media should taking into account the requirements and needs of each one separately.

It was found that 66.6% of secondary students had a low level of marketing literacy, compared with 32.6% and 31.2% of bachelor's and graduate students, respectively. This clearly implies the impact of education on the degree of marketing literacy. The more educated groups use the media (television, newspapers, magazines, and the internet) to enhance this literacy according to 52.2% and 53.3% of BA and graduate students, respectively.

The use of the inappropriate sources necessarily affects the formation of the marketing literacy. It is remarkable that 25% of the less educated people (secondary group) is dependent on the consumer protection association, while the higher the educated people are the less dependence on this tool according to 16.3% and 8.7% of BA and graduate students respectively. It should be noted that academic institutions, including faculty staff members, university courses and research centers have only 4.3% of the BA holders interest, compared to 3.3% for the graduate students. It was found that 35.1% of high income people who have more than SR 15 thousand rely on government institutions, compared to 52.7% of the less people who have less than SR 10 thousand, which use different media means, and about 44.6% of consumers consider that the last income group (less than 10 thousand) is the least educated from the marketing prospect. Finally, it was found that the age is an important indicator in the formation of the marketing literacy. It is found that 37.2% of the group between 20 and 40 years having a low level of marketing literacy, compared to 26.1% of the age of over 40 years. It was also found that 49.7% of the age under 40 years used the Internet and its applications, while 57.1% of consumers whom over 40 years use the commercial television.

9.3.2 Demographic Analysis of Consumer Protection

75.7% of males have a higher level of consumer protection, while 61.4% of females have this level. This may be due to different roles played by male consumers in the market compared with females. 51.6% of those with higher education had a higher level of protection compared with 41.7% of secondary school students. More specifically, the high levels of protection were respectively 67.5%, 52.2% and 44% for the master, bachelor and Ph.D. holder. Generally, the higher level of education lead to the higher level of protection of consumers in Saudi Arabia. The increase in income was not statistically significant in influencing the level of consumer protection. It was found that 57.5% of those earning less than SR 5,000 had marketing skills that increased the level of protection compared with 48.3% for the

rest of the income groups. In general, the level of protection is lower for 47.7% of those whose incomes exceed SR10,000.

Finally, it was found that the elderly consumer (over 60 years) or the teenagers (under 20 years) were both less protected than other social groups. It was found that 63.2% of the 50-60 age group had the highest level of protection, followed by the category between 20- 30 years of age by 55.4%. Overall, the age of the consumer increases his or her literacy, which increase the level of protection. To be sure, 51.4% of teenagers under the age of 20 have the lowest level of protection, compared with those over the age of 20 years. The study of Russeler and his colleagues (2012) suggest the effectiveness of a reading and writing training program for German functionally illiterate adults. Thus, it can be concluded that the program is effective in teaching reading and spelling to functionally illiterate adults. Further research is needed to evaluate the respective contribution of the different modules to the observed gains in reading and spelling abilities.

10. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

It is very useful to apply this study on the individual sectors, to know the negative practices that are taking place in every sector such as: cars and accessories, perfumes and cosmetics, foodstuffs, hospitals and polyclinics. We also look forward to further studies on how to strengthen the role of universities in consumer protection through their academic marketing departments. This study has many limitations as follow:

- The study is limited to the population over than 18 years old, because this age group is able to make the purchasing decisions required, and is therefore subject to deception and fraud by stores and salesmen.
- This targeted age group in this study is still in the school, or it has completed the university studies, or may be in the working age stage. So this group may be able to build effective and efficient smart buying decisions. le to build effective and efficient smart buying decisions.

References

- ADKINS, N. & OZANNE, J. (2005). Low Literate Consumers. *Journal of Consumer Research*. 32(1), pp. 93-105.
- BOWE, C (2007) What is Consumer Literacy and why does it matter? Communications consumer panel. Available from: <https://www.communicationsconsumerpanel.org.uk/downloads/our-publications/speeches-and-presentations/210207%20What%20is%20consumer%20literacy.pdf> [21 July 2018].
- Consumer Financial Protection Bureau (2014) Financial Literacy Annual Report, Consumer Finance. Available from: https://files.consumerfinance.gov/f/201407_cfpb_report_financial-literacy-annual-report.pdf [5 June 2018].
- EAST, R., HAMMOND, K., LOMAXA, W. & ROBINSONA, H. (2005) What Is The Effect of A Recommendation? *The Marketing Review*, 5, pp. 145-157.
- FINGERET, A. & DRENNON, C. (1997) *Literacy for Life, Adult Learners, New Practices*, Teachers College Press, New York.
- FURLOW, N. (2008) Beyond Buyer Beware: A Need for Marketing Literacy. *The Journal of Applied Business and Economics*. 8(2), pp. 19-22.
- GERAEE, N., KAVEH, M., SHOJAEIZADEH, D. & TABATABAEE, H. (2015) Impact of media literacy education on knowledge and behavioral intention of adolescents in dealing with media messages according to Stages of Change. *Journal of advances in medical education and professionalism*. 3(1), pp.9-14.
- HOBBS, R. (2010) *Digital and Media Literacy: A Plan of Action*. Knight Foundation. Available from: https://www.knightfoundation.org/media/uploads/publication_pdfs/Digital_and_Media_Literacy_A_Plan_of_Action.pdf [31 July 2018].
- JAE, H., DELVECCHIO, D. & CHILDERS, T. (2011) Are Low-Literate & High-Literate Consumers Different? Applying Resource-Matching Theory To Ad Processing Across Literacy Levels. *Journal of Consumer Psychology*. 21 (3), pp. 312-323.
- KENESE, S. & TODD, S. (2004) The Use of Price in The Purchase Decision . *Journal of Empirical Generalization in Marketing Science*, 8, pp. 1-21.
- KIRSCH, S., JUNGEBLUT, A., JENKINS, L. & KOLSTAD, A. (1993) *Adult Literacy in America: A first look at the results of the national adult literacy survey*. Washington DC:Government Printing Office .
- KLEEMANS, M. & EGGINK, G. (2012) Understanding news: the impact of media literacy education on teenagers' news literacy. *Journalism Education*. 5(1), pp. 74-89.
- KROL, C. (1997) Survey: Friends lead pack in kids' spending decisions: Advertising to parents lags behind in influencing consumer choices. *Advertising Age: Special Report Special Report on Marketing to Children*, 68, p.16.
- LIVINGSTONE, S. (2010) Media literacy and the challenge of new information and communication technologies. *The Communication Review*.7, pp. 3-14.

- NSOUR, I. & SHARAAH, A. (2014) Concepts of Modern Marketing: The Material Goods Model, First Edition, Dar Safaa Publishing and Distribution, Amman.
- NSOUR, I. (2013) Consumer Behavior: Social, Cultural, Psychological and Educational Effects, First Edition, Dar Safa Publishing and Distribution, Amman.
- PAPPLARADO, J. (2012) Product literacy and the economics of consumer protection policy, *The Journal of Consumer Affairs*, 46(2), p. 319.
- PEGKAS, P. (2014) The Link between Educational Levels and Economic Growth: A Neoclassical Approach for the Case of Greece. *International Journal of Applied Economics*.11(2), pp. 38-54.
- POTTER, WJ. (2008) *Media Literacy*. 4th ed. SAGE, London.
- SANDLIN, J. (2000) The politics of consumer education materials used in adult literacy classrooms, *Adult Education Quarterly*. 50, pp. 298-307.
- SETH, A., MAKSL, A. & CRAFT, S. (2013) Developing a news media literacy scale. *Journalism and Mass Communication Educator*. 68(1), pp. 7-21.
- SHIM, S. (1996) Adolescent Consumer Decision-Making Styles: The Consumer Socialization Perspective. *Psychology and Marketing*. (13), pp. 547-569.
- STEIN, S.G. (1995) *Equipped for the future: a customer driven vision for adult literacy and lifelong learning*. Government Printing Office, Washington DC.
- SUWAIDAN, System. (2011) Effect of the spoken word on consumer purchasing decision in terms of choice and loyalty to the brand, *Journal of Accounting, Management and Insurance*, 79.
- THOMAN, E. & JOLLS, T. (2005) Media Literacy Education: Lessons From the center for media literacy. In G. Schwartz & P. U. Brown (Eds.), *Media Literacy: Transforming Curriculum and Teaching*. Malden, MA: National Society for the Study of Education, pp. 180 -205.
- TULLY, S. & SCHONFELD, E. (1994) Teens: The Most Global Market of All. *Fortune*, 129, pp. 90-97.
- VANHUELE, M. & DREZE, X. (2002) Measuring the price knowledge shoppers bring to the store. *Journal of Marketing*, 66, pp. 72-85.
- VISWANATHAN, M., ROSA, J., & HARRIS, J. (2003) *Towards Understanding Functionally Illiterate Consumers*, Unpublished Working Paper, Department of Marketing , University of Illinois, Urbana Champaign.
- VOIGHT, J. (1999). Moving Target. *Brandweek*, 40, pp. 34-35.
- VRAGA, E., TULLY, M., KOTCHER, J., SMITHSON, A. & BROECKELMAN-POST, M. (2015) A multi-dimensional approach to measuring news media literacy. *Journal of Media Literacy Education*. 7(3), pp.41 - 53.

Reproduced with permission of copyright owner. Further reproduction prohibited without permission.