
CRITICAL CONSUMER PROBLEMS IN ST. LUCIA: A FOCUS GROUP STUDY

Peter Clement

ABSTRACT

The purpose of this study was to critically examine consumer issues in St. Lucia. Rural adult consumers are the most disadvantaged in terms of levels of education, income, and access to resources, which may help to prevent and mediate consumer concerns. The specific research questions examined were: What is the nature of problems experienced by rural St. Lucian adult consumers in the marketplace? How do rural St. Lucian adult consumers solve the challenges they encounter in the marketplace? What is it like for rural St. Lucian adult consumers as they go about trying to learn to solve the consumer issues they face? What do rural St. Lucian adult consumers perceive to be the requisites for effective decision-making in the marketplace? For the purpose of data collection, two focus group interviews (8 participants per group) of clustered participants were used. The findings of this study revealed that rural adult consumers face numerous problems in the marketplace, rely on information from friends, family, neighbours and co-workers extensively before entering the marketplace, call for education programmes to educate them about consumer problems. This study provides a significant contribution to our understanding of the many consumer issues faced by rural adult consumers in the marketplace, and how these consumers navigate in the marketplace without the benefit of a consumer education programme.

INTRODUCTION

In St. Lucia, consumer experiences are more complex than ever because of an increase in products and services in the local and global markets and more ways to buy goods and services. The need for consumer education, which is defined as the process of gaining the knowledge and skills needed to manage consumer resources and take actions to influence the factors that affect consumer decisions (Bannister and Monsma, 1980), has therefore never been greater. The situation is especially disturbing for people living in developing countries, such as St. Lucia, because they have increased access to consumer goods without any consumer education.

The right to consumer education is one of the eight consumer rights embraced by the United Nations in 1985 in the Guidelines for Consumer Protection. It is one of the most fundamental consumer rights (Mokale, Masimong, and Nadaw, 1996). Moreover, Wells and Atherton (1998) noted that consumer education benefits society as a whole by creating socially-aware citizens.

The findings of this study revealed that rural adult consumers face numerous problems in the marketplace, rely on information from friends, family, neighbours and co-workers extensively before entering the marketplace and a call for a consumer education programs in St. Lucia. This paper will be organized as follows. First, there is a brief summary of the literature. Second, the research questions, a description of the methods used, explaining the data collection tools and data analysis technique. Third, is the discussion. Finally, the directions for future research and conclusions are provided.

LITERATURE REVIEW

Consumer Problems in Developing Countries

Today, nearly half of global consumers reside in developing countries, including 240 million new consumers belonging to the “consumer class” in China and 120 million in India (Worldwatch Institute, 2004). These consumers find themselves in situations that require new knowledge and skills in the marketplace in order for them to live high-quality lives. In this section, the following topics will be examined: consumer learning, and labelling and information.

Consumer Learning

Consumer education is the process of gaining knowledge and skills to manage personal resources and to participate in social, political, and economic decisions that affect individual well being and the public good (Bannister, 1996). Consumer education is a lifelong process, which should be initiated early to promote responsible consumer behaviour that will continue into adulthood (Cohen, 1994).

The greatest barrier to more and better consumer education is the lack of both demand and local support (Mandell, 1998). Many people assume that families teach it or that it is basic information everyone automatically grows up knowing.

Labelling and Information

According to Wai-ling (2004), some advertisements provide untrue or misleading information which results in the abuses of the innocence of the consumers and poses a significant challenge for consumer educators. Wai-ling (2004) further says that very often scientific terminology and experiments are used to exaggerate the performance of the products, but most consumers do not have the specific knowledge needed to assess the advertisers' claims. It is of great importance to empower consumers to resist such advertising persuasion. Chan (2002) states that the government should enact comprehensive laws with regard to labelling and advertising, enforce existing laws to ensure safety in the market place, and should provide clarity regarding labelling standards.

Consumers who operate in this modern consumer market without consumer education are vulnerable and at the mercy of the market operators. Singh (1991) noted that consumer education focuses on protecting consumers from fraudulent practices and exploitative operators in the marketplace. It is particularly important that consumer education should reach the vulnerable consumers in society.

Research Questions

Based on the purpose of the study, the following four research questions were developed;

1. What is the nature of problems experienced by rural St. Lucian adult consumers in the marketplace?
2. How do rural St. Lucian adult consumers solve the challenges they encounter in the marketplace?
3. What is it like for rural St. Lucian adult consumers as they go about trying to learn to solve the consumer issues they face?
4. What do rural St. Lucian adult consumers perceive to be the requisites for effective decision-making in the marketplace?

Methodology

Focus Groups

Data collection

A variety of data collection techniques can be used in research, including interviews, conversation, participant observation, action research, focus groups meetings and analysis of personal texts (Lester, 1999). For the purpose of this study, two focus group interviews (8 participants per group) of clustered participants were used. These focus groups were conversational in nature.

Number and Size of Focus Groups

The number of participants who are invited to a focus group is one element of the research design that is clearly under the researcher's control. Morgan (1992a) reviewed the bases for determining group size, concluding that smaller groups were more appropriate with emotionally charged topics that generated high levels of participant involvement. A smaller group gives each participant more opportunity to discuss her or his views and experiences on topics in which all in the group are highly involved.

Boyd (2001) regarded 2 to 10 participants or research subjects as sufficient for focus group study, and Creswell (1998) recommended "long interviews with up to 10 people" for a focus group study. Taking all of the above into consideration and based on the purpose of the study, it was decided to use a sample of eight rural adults per group and a total of two groups.

Location Selection and Meeting Setting

The locations for the focus groups study were selected randomly based on their proximity from the main study sites. The researcher sought a meeting place for the focus group that was considered neutral. This place should be located in a non-threatening environment to facilitate open discussions and interactions. Taking all of the above into consideration, the primary schools in La Croix Maingot and Odsan were selected as the meeting places for the focus group discussions.

Participant Selection Strategies

Most focus group research relies on purposeful sampling (Miles & Huberman, 1984), with researchers selecting participants based on the project and on the potential contributions of participants. The selection of 8 participants (4 men and 4 women) from La Croix Maingot and Odsan respectively, was done by purposefully selecting consumers after they finished shopping at the supermarket. The researcher asked if these consumers reside in either of the two areas. If they were interested, then information on the location, place, and time of the meeting were given to the potential participants. The researcher then collected their telephone numbers, which were used to contact them a day before the focus group study. Reminder telephone calls were placed the day or evening before the scheduled focus group to secure a commitment from the potential participants. Focus group participants were also informed that the group discussion would last for no longer than 2 hour. A total of 10 potential participants from each area were selected and the first 8 to agree a day before the discussion were chosen.

Data Collection Tools

First and foremost, the moderator took notes during the focus group study. Important nonverbal behaviours, which can aid in interpretation, can be missed if notes are not taken. With the permission of the group, a tape recorder with a built-in microphone was also used to record the responses of the focus group participants. Ninety-minute cassettes were used for taping the focus group discussions, and backup tapes were made to secure the interview data.

Moderator

For the purpose of generating contribution to the questions, the moderator asked general, open-ended questions (Appendix 1) which were developed using each of the four research questions as a guide. As the participants became more comfortable with contribution to the questions, the moderator became more specific.

Data Analysis

In this study, data from 16 rural adults, from two rural areas in St. Lucia (La Croix Maingot and Odsan) were summarized according to themes, in relation to the four research questions.

The analysis process included summarizing the discussion immediately following the focus group. Because people can forget important details easily, writing these field notes as soon as possible after the focus group had ended was imperative. Tapes recorders were used for transcription as soon as the focus group discussion ended. This provided a complete record of the discussion and facilitated analysis of the data. The moderator transcribed key words, phrases, and statements verbatim for the purpose of allowing the voices of the research participants to speak.

The transcripts were examined then relevant quotes identified and grouped under the appropriate focus group questions. Following the research question as a guide, sentences, phrases, or long exchanges between individual respondents were then coded for relevant themes. As themes were developed, I assigned a working definition to each code.

The coding process involved reading through the transcripts and manually assigning descriptive codes (Miles & Huberman, 1994) to participants' responses using the participants' own words. In the coding process, the unit of analysis included all words, phrases or sentences that reflected main concepts related to the research questions. Each unit of analysis that was identified as part of the same concept was given a common label (Miles & Huberman, 1994). Data from the two focus groups were combined because of the similarities in themes which emerged between them. A thematic analysis was done on the raw data collected from the focus group.

FOCUS GROUP CHARACTERISTICS AND DISCUSSIONS

The characteristic features of the focus groups illustrated in Table 1. The focus group questions can be found in Appendix 1. Focus group discussions were tape-recorded, and transcripts were then made. Results were analysed by identifying common themes reflecting consumer problems perceived and experienced by participants.

Reporting

The report on the focus group study was descriptive and took the form of a thematic analysis that presented the meaning of the data collected. Thematic analysis is a method for identifying, analysing and reporting patterns (themes) within data (Braun & Clarke, 2006). The comments in this report accurately reflect the views of the focus group, with care taken not to bias the findings with unrelated comments.

Results

The themes which emerged from the focus group discussions are: (a) high prices and overcharging, (b) inaccurate information, (c) report problem to owner, (d) protest and boycott actions, (e) information from family, friends, neighbours, co-workers, (f) talk to others who have purchase similar products, and (g) education. Table 2 below lists the research questions to which each of the emergent themes relates.

Nature of Consumer Problems Experienced

In response to the first research question, focus group members identified a number of consumer related problems they and others in St. Lucia were experiencing. These problems were as follows:

HIGH PRICES AND OVERCHARGING.

The participants complained of very high prices on goods and services in St. Lucia. Prices of essential goods and services had increased drastically in the construction sector and supermarkets particularly. Another complaint was that prices changed very often in the marketplace for no good reasons. In some instances, the quality of some products was reduced while the prices increased.

Participants expressed their outrage at being overcharged for goods and services purchased. The provision of services was ranked highly as a major of price gouging according to the participants. They said that this sector needed to be regulated. The doctors and lawyers are believed by the participants, to be main contributors to these problems. This in part is due to the fact that doctors are charging for things they did not charge for previously such as consultations, visits for follow-up readings of x-rays and ultrasounds. Lawyers are also changing and charging for more individual services ranging from consultation to preparation of legal documentations. Utility companies charge consumers more for less electricity used. Participants also reported that businesses sometimes had one price on a product but actually charged another price for the product.

Participants complained that they were frequently charged for services they had not received. In some cases, they said the services were terminated for certain periods, yet the companies still sent bills showing that these services were used. This kind of problem occurs especially in the utility (water and electricity) and communication (phone) sectors: Some verbatim quotations were:

“The prices for dentist and lawyers all have gone up. Years ago you could have gone to a dentist or a lawyer and see advice and then you would not pay, but now you have a consultancy fee. If you want an idea from a lawyer, you have to pay for that service plus whatever other services that will be offered. You go inside there, what should I do, should I do this or that. If the lawyer says no, you end up paying 60 dollars for just saying give me that -. Well, the dentist is the same. The prices have gone up.”

“I had a problem about three months aback. I gave someone to pay my telephone bill for me. I gave \$100. Lime only had to take \$26.40 cents because I only have one way on my phone. They went along and took \$79 something which means that for three months. When I sent my sister to check on that for me, they told me they cannot refund me the money because the money has already been counted and go to wherever it went to.”

INACCURATE INFORMATION

Participants stated that they were constantly given inaccurate information about products and services by the banking sector, information which makes the transaction look favourable to the consumers. An example is when a business says that interest on a particular loan is much lower than it actually is. Participants also reported that they were given inaccurate information about products in the marketplace by sales representatives. This information sometimes causes consumers to purchase goods and services which do not perform as the sales representative says they should.

Participants said that business outlets sometimes sold food products with incorrect labels on them. These labels had one description of the content of the food product, but the actual price was different. The flavour indicated on the label was different from the taste of the food product. Some verbatim quotations were:

“The experience through the bank was a good one because next time I will not face them. I took the advice from the workers. They told me to buy it through the bank. I had wanted to buy a car. Then when I go to the bank, I tell the fella I want to withdraw such money. He asked me what I am doing with all the money,

so I told him it is a car I want to buy. Then he tell me no man, leave the money there and the bank can give you the money to buy the car. The interest would only be 5,000. So I did it anyway. When they told me to go through the bank. The bank then gave me the money and when I checked it now, it is 10, 000 interest they making on me. Now I find that is too much.”

“About a month ago I went to the hardware store to buy a vacuum. I ask the sale person for one that would clean and take off marks on the rug at the same time. He said this vacuum can do all of that. I buy it, but when I use it at home, it only clean but do not take out the marks.”

“Labelling is a problem in St. Lucia. I buy a local yogurt with a label on it saying pineapple flavour. When I taste it was guava. I return it but the shopkeeper said it was just a mistake-mislabel. These labelling problems always happen especially for products produce in St. Lucia.”

STRATEGIES FOR SOLVING CONSUMER CHALLENGES / PROBLEMS

In response to the second research question, focus group members identified a number of strategies they and others used or should be use in St. Lucia. These strategies are as follows:

Report problem to owner

Many participants said that when they encountered any problem with the products or services purchased, they would usually report the problem to the owner of the business. This according to the participants had caused the owners to replace the products if it was new.

Some verbatim quotations were:

“I realized that when you go directly to the business owner with a problem, they replace the product for you.”

“Some business owners treat you good when your product is damaged. I purchase a radio sometime ago and when I get home and plug it in, it was not working. I brought it back and the owner changes it for me.”

Protest and boycott actions

Several participants also proposed that in order for businesses and government to respect them as consumers, they needed to engage in serious protest actions and boycotts to cripple the economy. Such actions would force businesses to realize that consumers have rights, too. The participants speculated that these actions would bring about changes in the consumer sector and provide consumers with the respect they desired. Some verbatim quotations were:

“I think what we really need is some strong industrial actions and to step up to those things happening to poor consumers.”

“We will have to do like the French some years ago. Cripple the country to show the authorities that as consumers we are important to the economy.”

“We should start boycotting businesses like Lime, Water and Sewerage Company and St Lucia Electricity Services for disrespecting consumers.”

Learning more about Consumer Issues

In response to the third research question, focus group members identified a number of things they and others in St. Lucia had done to try to learn more about solving the consumer problems they experienced. These are noted below:

Information from family, friends, neighbours and co-workers

Participants clearly indicated that in making everyday purchasing decisions, they relied on family, friends, neighbours and co-workers. These individuals or groups provide valuable information to the participants, thereby making their purchasing decisions much easier and less problematic. Participants also reported that they gathered information via word of mouth and from people who had the experience of buying similar products and services. These information sources proved to be useful in the entire decision making process. Some verbatim quotations were:

"I get information by talking with persons who have bought before, other users, by word of mouth more or less. They would say if it is a good brand and if is better than the other one."

"If you know exactly what you going and buy, you go to your neighbour and tell the neighbour well, I want to buy this chair do you know how expensive it is or have you buy it and do you know how strong it is. When you ask about it then, they will tell you."

Talk to others who have purchase similar products

Participants also said that before they entered the marketplace, they talked to people who had purchased similar products which they intended to buy. This they said would help them to purchase products if they knew they had been tested and tried already. Some verbatim quotation were:

"Talk with persons who have bought before, other users, by word of mouth more or less. It is a good brand and this is better than the other one. People who buy the product before are always good to talk. They have the experience with the product."

What is needed for effective Consumer Decision-Making?

In response to the fourth research question, focus group members identified a number of things they and others in St. Lucia needed to make effective decisions in the marketplace. These are noted below:

Education

Participants expressed a very strong desire for education, which they said would help them solve their problems. The participants said that if they were educated, businesses would respect their rights as consumers. Education would make them more wise and conscious consumers. Focus groups members actually seem to be calling on the government to provide such education.

"Education for consumer is important in this country. Education will make us conscious of bad things the businesses is doing to us poor consumer."

"They wouldn't tell anything about a product or service up front but you can get good service if you ask the right questions. You know, if you ask question ...

Well, I say we have to educate ourselves. We don't have to go and see what people have or whatever. We have to educate ourselves. Try to learn and know the things and know what we are going to buy.”

DISCUSSION

Although the respondents were from different parts of the island, they identified similar types of problems. These problems include the high prices of goods and services, being overcharged for goods and services, misleading information from sales representatives, misleading labels, inadequate education to deal with challenges in the marketplace and being charged for services not rendered. These problems have affected the participants deeply. They are calling for serious protest actions in the form of boycotts against businesses and the government.

The participants from the two focus groups also call for education which will provide them with the knowledge and skills needed to make effective decisions in the marketplace. Focus group participants felt the authorities should establish some type of formal and informal education programs. They said that these programs must be geared toward educating consumers about their rights as consumers and what can be done when these rights are violated. In learning more about solving consumer problem, consumers identified requesting information from family, friends, neighbours, co-workers and people who have purchased and used the products they intend to purchase as important. Participants also called for serious protest actions and boycotts against businesses and government to more broadly address challenges in the marketplace. There was a great deal of similarity between the two groups in terms of perceptions about the types of problems consumers experienced in the St. Lucian marketplace, as well as how consumers go about dealing with those problems on a daily basis and over the long term.

CONCLUSION

This study provides important information regarding the many consumer problems faced by rural adult consumers in the marketplace and how these consumers navigate in the marketplace without the benefit of a consumer education programme. Several rural adult consumers relied on information from family, friends, neighbours and co-workers to guide their decisions in the marketplace. While important, such information seeking is not enough. Education is needed to inform these consumers of their rights and to ensure that they will make wise decisions in the marketplace. The results of this study indicate directions for future research regarding consumer issues in St. Lucia and the form of consumer education which should be introduced.

In addition, this study shows the status of rural adult consumers in St. Lucia, and what is being done by them to increase their knowledge of consumer issues. The study also identifies a number of strategies consumers could use to solve their problems in the marketplace, in the absence of a consumer education programme.

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Tables

Table 1: Characteristics features of the focus groups

Characteristic features	Focus Groups
Format	Group session
Size	8 adult consumers per session (4 men and 4 women)
Length	1.5 to 2 hours
Number of sessions	2
Location	1. La Croix Maingot 2. Odsan
Participants	Selected randomly
Forms of data	Conversation
Data collection	1. Audiotape 2. Transcribe
Moderator	1. Flexible yet focused 2. Uses interview guide;
Formats for reporting	1. Selected quotations 2. Analysis of repeated themes

Table 2: Focus groups themes and associated research questions

FOCUS GROUPS THEMES	Research Questions
High Prices and Overcharging	1
Inaccurate information	1
Report problem to owner	2
Protest and boycott actions	2
Information from family, friends, neighbours, co-workers and government	3
Talk to others who have purchase similar products	3
Education	4

Appendix 1: Focus group questions

Introduction to the Focus Group

Good morning, I am Eva Donnelly and I will be the moderator for this focus group discussion.
Purpose

Thank you for coming today to talk about some of the consumer experiences and issues you have had. This is part of a study being conducted by Dr. Peter Clement at the State University of New York - Delhi which will ultimately help design programs to make it easier for rural adult consumers to meet their needs. I want to ask you some questions about the kinds of goods and services you have purchased recently, how you make your purchasing choices, what challenges you have faced and how you have solved them.

Focus Group Questions

1. First – can you tell me a little about what are some of the goods and services you have purchased recently? In the last week, for example, or last few months? Let start with:
 - What you purchase often?
 - What that costs a lot of money?
 - What were most difficult to purchase?

2. How did you decide to make your purchases?
 - Why did you purchase those particular products or services rather than other brands?
 - Did you try to find out more about them ahead of time? If so, how?
 - Where did you go or whom did you consult?
 - If you did not look for information, why not?
 - Have you ever wished you had done something differently when you made a purchase? How so?
3. What are some of the biggest problems you have had in making purchases of goods and services?
 - Can you give an example of a time that was really difficult for you? What happened?
 - What did you do about it?
 - Who helped you or what was it that helped you the most?
 - What have you learned that would help you in the future?
 - How will you handle similar circumstances in the future?
 - What will you do before a similar purchase?
 - What advice would you now give to someone else who was thinking of making such a purchase?
4. Let's talk about some of the positive experiences you have in purchasing goods or services.
 - Can you give an example of a time when a purchase went very well?
 - What did you buy?
 - What was the process like?
 - What made it so good?
 - What information did you already have?
 - What was the source of information?
 - How reliable was that information?
5. How do you seek information on goods and services?
 - From what you said before, how do you usually get the information you need?
 - Why have you chosen this process?
 - How has this process helped you?
 - What do you like about this process?
 - How has this process affected your purchasing decisions?
 - How satisfied are you about this process?

Summary Questions

6. Overall, what would you say are the most important things you have learned about making consumer decisions or purchases?
 - What other things have you learned?
 - How do you think you learned that?
 - How does this learning help you make good purchasing decisions?

7. Is there anything about this topic (buying goods and services or solving consumer challenges) that we have not talked about here? If so, what? Describe.....

Dr. Peter Clement is a Professor of Management and Head of the School of Postgraduate Studies at The International University of Management. As a teacher at IUM, he has taught Strategic Management and Strategic Management at the graduate level and Consumer Behaviour at the undergraduate level. He has also taught Management, Risk Management and Insurance, Organizational Behaviour, Consumer Behaviour, Macroeconomics, Microeconomics and Family Economics in New York, New Mexico, Wisconsin, St. Lucia and The Netherlands.

He has published papers on topics such as race, source of information, and savings relating market activities, critical consumer issues in development countries and cross-culture consumer behaviour. He is a critical analyst of consumer issues and behaviour who integrates consumer behaviour theories to understand consumers' complex decision-making processes, such as group-decision making and search decision processes.