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CONSUMER PROTECTION LAW COMPLIANCE IN RETAIL: AWARENESS, SOCIO-ECONOMIC CHALLENGES AND IMPLICATIONS**Mathews Smangaliso Shange ¹, Sandile Mkhize ², Steven Kayambazinthu Msosa ^{3*}**^{1,3*}*Mangosuthu University of Technology, Durban, South Africa*²*Durban University of Technology, Durban, South Africa**E-mails:*¹ mathews.shange@mut.ac.za; ² sandilem15@dut.ac.za; ^{3*} msosa.steven@mut.ac.za (Corresponding author)*Received 15 July, 2025; accepted 26 October 2025; published 30 December 2025*

Abstract. The Consumer Protection Act (CPA) was adopted in South Africa to safeguard consumer rights and promote fair business practices. However, its effective implementation remains inconsistent across the retail sector, particularly among small and medium enterprises. This study explores the awareness and application of the CPA among retailers in Pinetown, KwaZulu-Natal. Using a qualitative, exploratory research design, data were collected through in-depth interviews from a purposive sample of 11 retailers across hardware, appliance, and clothing sectors. The findings reveal limited awareness of CPA provisions, a reliance on informal information sources, and the prioritisation of internal store policies over statutory obligations. Retailers also reported a lack of structured training, poor communication tools, and minimal efforts to educate consumers about their rights. These gaps undermine consumer redress mechanisms and weaken regulatory enforcement. The study offers practical recommendations for enhancing CPA compliance through targeted training, collaborative stakeholder engagement, and improved consumer education. It contributes to the discourse on retail ethics, regulatory enforcement, and consumer empowerment in emerging market contexts.

Keywords: consumer protection; awareness; retail sector; consumer rights; compliance

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1. Introduction

Consumer protection has become a critical dimension of both regulatory policy and business strategy, particularly in retail environments where high-frequency consumer transactions present opportunities for both value creation and exploitation. Globally, the evolution of consumer rights legislation reflects growing attention to market transparency, ethical conduct, and the need to redress power imbalances between businesses and consumers (Mishra & Varshney, 2024). In the South African context, the Consumer Protection Act (CPA) No. 68 of 2008 was enacted to safeguard consumer rights and enhance accountability across all sectors, with retail occupying a central position given its direct interface with consumers.

Retailers, particularly small and medium-sized enterprises (SMEs), play a crucial role in implementing the principles of the CPA in their daily operational practices. Yet, despite its comprehensive legislative framework, recent studies (Mugobo & Malunga, 2015; Tentu & Reddy, 2025; Orji-Okafor, 2025) suggest that CPA

compliance remains inconsistent, particularly among SME retailers. Persistent challenges include inadequate legal literacy, lack of formal training, over-reliance on internal store policies, and limited awareness of statutory obligations. These gaps not only hinder regulatory enforcement but also undermine consumer trust and exacerbate service failures. The discrepancy between legislative intent and on-the-ground implementation raises important questions about the accessibility, clarity, and operationalisation of CPAs in retail settings (Laing, 2021). While national-level assessments and policy reviews provide high-level perspectives on CPA enforcement, a notable gap remains in context-specific, qualitative research that explores how retailers at the local level understand and apply the Act. This gap is especially evident in non-metropolitan areas, such as Pinetown, KwaZulu-Natal, where small, independent retailers predominate and may have limited access to compliance resources, legal support, or regulatory training. Localised studies are therefore essential to understanding the lived realities of CPA implementation and developing tailored interventions that reflect the challenges and capabilities of these businesses. Thus, this study aimed to analyse consumer protection law compliance in the retail sector. Specifically, the following are the research objectives that guided this study:

- To identify the sources of information, retailers use to learn about the CPA
- To assess retailers' level of understanding of the key provisions of the CPA
- To analyse the extent to which the CPA is applied in resolving customer complaints
- To examine systemic and operational barriers that hinder compliance

This study makes three key contributions. Empirically, it offers localised qualitative insights into how SME retailers interpret and implement the CPA, addressing a gap in current literature. Theoretically, it contributes to the discourse on regulatory compliance and consumer rights enforcement in emerging market contexts. Practically, it provides policy-relevant recommendations for improving retailer training, strengthening CPA enforcement mechanisms, and enhancing consumer awareness initiatives. In doing so, the study responds to national policy imperatives around consumer justice and offers valuable guidance for industry associations, regulators, and retail managers alike.

2. Literature Review

Consumer protection is the set of actions proposed and taken by state authorities, non-state bodies or single activists directed towards defending consumers' rights, avoiding fraud and ensuring equitable trade practices (including promotion). The global character of the new economy is accompanied by an international character of consumption, with needs, challenges, and solutions related to customer protection being very similar and, in some cases, common all over the world (Radu, 2023). The Consumer Protection Act (CPA) 68 of 2008 represents a foundational shift in South Africa's regulatory landscape, aiming to establish a fair, accessible, and transparent marketplace for consumer transactions (Mupangavanhu & Kerchhoff, 2021). The Act's core principles mandate business compliance in crucial areas such as the right to disclosure and information, fair and responsible marketing, and fair value, quality, and safety (Hamonangan & Sakti, 2024). Institutions such as the National Consumer Commission (NCC) and the National Consumer Tribunal (NCT) are responsible for regulatory oversight, investigation, and enforcement.

However, the gap between legislative intent and practical enforcement remains a significant challenge. Recent scholarship highlights a form of "regulatory dissonance," where the existence of comprehensive laws does not automatically translate into effective consumer protection on the ground (Mupangavanhu & Kerchhoff, 2021). Institutional inefficiencies, resource constraints within enforcement bodies, and limited accessibility for consumers in rural and peri-urban areas exacerbate this issue. Tentu and Reddy (2024) argue that this dissonance undermines the CPA's potential, leaving consumers vulnerable despite the robust legal framework designed to protect them. This situation is not unique to South Africa; global studies also point to under-resourced agencies struggling to keep pace with evolving market dynamics, particularly in the digital retail space (Howells, 2021).

2.1. Retailer Conduct, Compliance Behaviour, and Ethical Practices

Retailers, particularly Small and Medium-sized Enterprises (SMEs), are the primary agents for operationalising the CPA. However, their compliance behaviour is often inconsistent. Research indicates that internal store policies frequently supersede statutory obligations, especially regarding refunds, returns, and warranties (Baloyi & Kotze, 2017). This tendency is influenced by several factors, including a lack of legal literacy among SME owners, inadequate staff training, and a perception of compliance as a financial or administrative burden rather than a strategic imperative (Orji-Okafor, 2025). A study by Makuwa and Collins (2024) found that many small retailers operate without formal compliance protocols, relying instead on informal norms that may contravene CPA provisions.

Ethical considerations are closely linked to compliance. Practices such as failing to disclose key terms, using ambiguous language in contracts, and refusing to process legitimate refunds represent not only legal breaches but also ethical lapses that erode consumer trust (Mupangavanhu & Kerchhoff, 2021). In resource-constrained environments, the pressure to maintain profitability can lead businesses to prioritise sales over consumer rights, reinforcing a compliance gap that damages both the consumer experience and the legitimacy of the regulatory framework (Orji-Okafor, 2025). An understanding of blame is particularly beneficial for online retailers, as it explains to what extent an online retailer may be held responsible for harm caused by selling fakes, despite having sold and/or transported them by third-party sellers (Keshner, 2019).

To stimulate household consumer confidence and spending, national institutions and authorities must strive to increase consumers' trust in retailers, enhance their awareness of their rights, and improve complaints and conflict resolution mechanisms. Consumer protection can be seen as a channel of transmission of consumer confidence to consumption spending, that is, where those households with more consumer protection due to consumer legislation at the national and supranational levels have more consumer confidence and consumption expenditure, and those residing in countries with minimal consumer protection also have minimal consumer confidence and consumption expenditure (Ferrentino & Vota, 2025).

2.2. Consumer Awareness, Power Asymmetries, and Communication Gaps

The effectiveness of the CPA is fundamentally dependent on consumer awareness, yet studies consistently show that a large segment of the South African population remains unaware of their specific rights (Makuwa and Collins, 2024). This information asymmetry creates a significant power imbalance, tilting decisively in favour of retailers. Uninformed consumers are less likely to identify unfair practices, question store policies, or pursue redress when their rights are violated (Baloyi & Kotze, 2017). This dynamic allows exploitative practices to persist, as retailers face minimal pressure to change their behaviour (Ivančík et al., 2024).

Communication from retailers and regulatory bodies is critical to bridging this awareness gap. However, the tools for disseminating CPA information, such as in-store signage, pamphlets, and staff communication, are often inadequate. Zenda et al. (2020) note that even where information is provided, it is rarely presented in a simple, multilingual format that is accessible to all consumers. The absence of standardised, visible, and easily understandable communication about consumer rights at the point of sale remains a major barrier to consumer empowerment and effective regulatory enforcement.

The proliferation of artificial intelligence and the technology revolution presents challenges for both retailers and consumers. Generative AI has the potential to produce advert copy that is detrimental to consumers. For instance, it has the ability to generate misleading information by exaggerating a product's positives, downplaying its negatives, or failing to disclose all the extra charges. It may serve this purpose intentionally, by generating non-compliant prompts, or unintentionally, as content generated by AI will never perfectly depict a product in real life (Ivančík & Andrassy, 2023; Duivenvoorde, 2025). Thus, increasing the overall transparency of information

related to consumers can be especially helpful in enabling them to make informed purchasing decisions and in reducing the likelihood of unintentionally receiving a counterfeit product. Shoppers are looking to the online seller for information about the parties responsible for both ownership of inventory (i.e., the seller) and order shipment (i.e., the shipper). As a response to this information asymmetry, online sellers have increasingly strengthened their service designs by disclosing which parties sell and ship goods. Contrary to everyone's expectation, these disclosures are not necessarily reflective of real service processes since retailers can mix their own inventory with that of third-party sellers in an attempt to benefit from inventory-pooling efficiencies (Williams, 2019). Counterfeit merchandise purchased by one third-party seller may be used to fulfil orders placed with any other seller, including the retailer.

2.3. Challenges in Enforcement and Compliance Support

While the CPA outlines mechanisms for redress, their practical success hinges on robust compliance support systems for both retailers and consumers. Many SMEs lack affordable access to legal advice, sector-specific training, and clear, practical guidance on CPA implementation (Tentu & Reddy, 2024). This leaves them ill-equipped to develop compliant policies or manage disputes effectively. For consumers, barriers to accessing redress include bureaucratic delays, the perceived complexity of lodging a complaint, and a lack of faith in the responsiveness of enforcement institutions (Sibanda et al., 2023).

Collaborative, industry-led initiatives are often more effective than purely top-down enforcement. International models demonstrate that strategies combining legal enforcement with education, certification schemes, and incentives can significantly improve compliance rates (Howells, 2021). In the South African context, however, such support systems are scarce, particularly in townships and non-metropolitan areas. The absence of localised consumer protection offices or trained intermediaries exacerbates the disconnect between the law as written and the reality of business practices, perpetuating a cycle of non-compliance and consumer vulnerability (Baloyi & Kotze, 2017).

3. Research Methodology

This study employed a qualitative and exploratory research design to ascertain retailers' awareness and application of the CPA. According to Maher and Dertadian (2018), qualitative research is particularly effective in understanding complex behaviours, motivations, and perspectives. The flexibility of qualitative research enabled an in-depth understanding of retailers' experiences and challenges in implementing consumer protection laws. Furthermore, Saunders et al. (2016) opine that an exploratory research approach is useful in uncovering emerging issues and providing rich insights into real-world problems.

This study adopted a phenomenological approach, which emphasises the lived experiences of participants (Saunders et al., 2016). By focusing on retailers' perspectives, this approach allows for a nuanced understanding of their awareness and application of the CPA. Phenomenology enables the researcher to interpret respondents' subjective experiences while minimising personal biases (Kumar, 2011). This methodological stance ensures that findings are grounded in the realities of the participants, rather than pre-conceived theoretical assumptions. The study employed a case study strategy, utilising in-depth interviews to collect qualitative data. As suggested by Woolcock (2013), case studies are effective in exploring contemporary issues within specific contexts. The research was conducted in Pinetown, a representative urban area, to examine how retailers interact with and apply the CPA in their daily business operations.

The target population for this study were all retailers operating in Pinetown. A non-probability sampling approach known as purposive sampling was used to select 11 retailers. Purposive sampling, as described by Harman et al. (2013), enables researchers to collect data efficiently from respondents based on their knowledge and understanding of a particular phenomenon. Thus, in this study, pre-qualifying questions were used to ensure that

selected retailers had relevant experience with the CPA. The sample included various retail segments such as clothing, hardware, and appliance stores, to provide a diverse perspective on CPA awareness and application. While purposive sampling has limitations in terms of generalizability, it remains an effective approach for qualitative and exploratory research (Burns & Bush, 2014).

Given the qualitative nature of the study, data were collected through in-depth, face-to-face interviews. An interview guide with open-ended questions was developed to explore respondents' awareness, interpretation, and application of the CPA. The study employed thematic analysis to identify recurring patterns and insights from the collected data (Saunders et al., 2016). Thematic analysis provides a systematic approach to categorising qualitative data, facilitating the identification of key themes related to CPA awareness and implementation. Themes were developed based on the research objectives and emerging trends in respondents' answers.

Table 1. Unit of analysis

Participant	Gender	Type of shop
1	Male	Retail Hardware
2	Male	Retail Clothing
3	Female	Retail Clothing
4	Male	Retail Hardware
5	Male	Retail Hardware
6	Male	Retail Hardware
7	Male	Retail Hardware
8	Male	Retail Appliances
9	Male	Retail Appliances
10	Male	Retail Clothing
11	Male	Retail Hardware

Source: authors' construction

This method enabled an in-depth interpretation of the data while ensuring consistency with the study's objectives. Table 1 above shows the unit of analysis for this study.

4. Results

This study sought to evaluate the level of awareness among retailers regarding the Consumer Protection Act (CPA) and its implications for their business operations. The findings of this study show mixed views regarding the level of awareness, knowledge and application of the Consumer Protection Act. While the majority of respondents had encountered the CPA, only two demonstrated a substantive understanding of its provisions. This limited comprehension can be attributed to the absence of structured training programs, reliance on informal sources of information, and insufficient engagement with legal or regulatory bodies. For instance, respondent 10 indicated: *"I am aware and have heard about it, but have no specific details of what the Act says and how I can apply it in my business. The truth is that I am unaware of any section that affects my business due to my limited knowledge of the Act"*.

Furthermore, the sources through which retailers acquired information about the CPA were primarily informal, including word of mouth and radio broadcasts, as shown in Table 2. The limited formal knowledge of the CPA among retailers suggests that while awareness exists at a general level, the depth of comprehension remains insufficient for practical implementation. Identifying the sources of information about the CPA is essential in assessing the effectiveness of dissemination strategies. The study identified multiple channels through which retailers gained awareness. Table 2 shows the sources of information about CPA.

Table 2. Sources of information about the CPA

Source of Information	Number of retailers
Radio broadcasts	3
Legal representatives	2
Word of mouth	2
Training courses	1
No exposure to CPA	3

Source: authors' construct

The predominance of informal sources highlights a significant gap regarding the understanding and knowledge of the Consumer Protection Act. For instance, Participant 3 highlighted: *“we do not need the CPA due to the area we are operating in and also the type of customers that we service”*. These findings suggest that without systematic and standardised educational programs, retailers are unlikely to develop the requisite legal literacy needed for effective CPA implementation. Despite recognising the existence of the CPA, most respondents demonstrated a limited understanding of its specific provisions relevant to their businesses. Only a few respondents could identify key aspects related to consumer rights and refund policies, while others struggled to specify relevant legal clauses. One retailer admitted: *“I know the CPA exists, but I don't know which sections apply to my business”*. The study also examined the extent to which retailers actively incorporate CPA provisions into their business operations. The findings revealed that a significant proportion of retailers continued to rely on internal store policies rather than the CPA when addressing consumer disputes. For instance, participant number 8 averred: *“staff is educated on store policy and handling customer complaints in line with it”*.

The responses indicate varying levels of awareness and application of the Consumer Protection Act (CPA) among retailers. Four respondents revealed that store policies were often prioritised over the provisions of the CPA, suggesting a preference for internal guidelines rather than compliance with national consumer legislation. For instance, respondent number 7 said: *“no, because we always solve issues with customers based on our retail store policy”*. This view is shared by respondent number 4, who stated: *“we do not apply or refer to the Consumer Protection Act, but we do exchange goods or handle complaints according to the retail store policy”*.

Despite the availability of store policies, the findings further reveal the rigid application of these policies. For instance, respondent 4 stated: *“No slip, no service”*, indicating a rigid adherence to store policies that may not align with consumer protection laws. Such practices can undermine consumer trust and limit access to legal redress, as they prioritise internal rules over statutory protections.

The findings of this study further show that several factors impact consumer advocacy and compliance efforts. First, a lack of consumer awareness was identified by two respondents, complicating the ability of consumers to advocate for their rights. Additionally, one respondent mentioned that unclear Consumer Protection Act (CPA) regulations lead to uncertainty in their application and enforcement. Furthermore, four respondents noted a reliance on store policies over the CPA, which may prioritise business interests over consumer rights; this trend has also been observed in international studies. Lastly, some retailers pointed out the absence of CPA-related staff training, reflecting findings in African studies that emphasise the need for targeted legal education for retailers. For instance, respondent 4 indicated: *“we only educate staff on retail store policy and customer complaints handling. There is no specific training given to staff on the Consumer Protection Act”*.

The study also explored the extent to which retailers engage suppliers in ensuring CPA compliance. Findings revealed that none of the respondents actively monitored suppliers' adherence to CPA guidelines. For instance, respondent 6 indicated: *“we do not discuss the Consumer Protection Act with our suppliers”*. Some retailers assumed that suppliers would naturally provide quality goods, while others believed compliance monitoring was

unnecessary. Thus, respondent 4 said “*suppliers do not give guarantees on product quality, which makes it difficult to guarantee quality to customers*”. The laxity in the supplier-retailer relationship is evident in the remark made by one of the respondents (10) who said: “*we do not ensure compliance with the Consumer Protection Act as suppliers know that they supply quality goods*”. This lack of enforcement suggests that retailers may inadvertently stock products that fail to meet CPA standards, exposing themselves to legal risks.

Consumer education plays a crucial role in the effective implementation of the Consumer Protection Act (CPA). However, the study revealed that most retailers do not actively promote consumer awareness. Specifically, only three respondents mentioned that retailers inform customers about the CPA, while eight respondents noted that retailers tend to assume consumers already possess this knowledge. One respondent (2) stated: “*most customers already know the store policy, so we don’t need to explain the CPA*”. This assumption represents a missed opportunity to educate consumers about their rights. Retail employees play a pivotal role in enforcing consumer protection laws; however, a study revealed that CPA-related training was minimal, with four respondents indicating that no formal CPA training was provided to staff, while eight respondents noted that only store policy-focused training was offered. The lack of structured training means that employees may not be adequately equipped to resolve customer disputes in compliance with the CPA. For instance, respondent 10 indicated; “*no training is given to members of staff about the Consumer Protection Act. We focus only on training on the store policy and procedures*”.

Retailers have identified deficiencies in CPA communication tools that hinder the effective implementation of their strategies. For instance, ten respondents noted that there are no CPA pamphlets or posters available in-store. One respondent mentioned that high costs act as a barrier to the adoption of communication tools. The lack of visible CPA-related information reduces consumer awareness, making it challenging for customers to assert their rights. One respondent (3) pointed out: “*Customers are not educated about the CPA because there are no workshops or printed materials available*”. This highlights the need for greater investment in awareness campaigns and accessible resources. These challenges underscore the need for targeted interventions to enhance CPA compliance, increase consumer awareness, and ensure fair retail practices. Addressing these issues requires a multifaceted approach, including enhanced regulatory oversight, structured training programs for retailers, and consumer education initiatives.

5. Discussion

This study examined the awareness and application of the Consumer Protection Act (CPA) among retailers in Pinetown, KwaZulu-Natal. The findings revealed significant knowledge gaps, inconsistent application of CPA provisions, and a reliance on informal sources of information. While the CPA is a critical framework for consumer rights protection in South Africa, its effectiveness is undermined by limited awareness among retailers and consumers. These findings align with international studies, such as those by Howells (2021), which highlight that consumer protection laws often fail due to inadequate dissemination of legal information and weak enforcement mechanisms.

The study further reveals critical gaps in CPA awareness and application among retailers, which ultimately negatively impact consumer protection. Key implications include the following: limited awareness of the CPA diminishes its effectiveness in safeguarding consumer rights; reliance on internal store policies puts consumers seeking redress at a disadvantage; the absence of CPA training for staff results in inconsistent consumer dispute resolution; and a lack of CPA communication tools hinders consumer education and transparency. This view is shared by Orji-Okafor (2025), who found that in Nigeria, retailers often rely on peer discussions and non-official sources, leading to fragmented understanding and inconsistent compliance. Similarly, Imani and Prastyanti (2025) documented comparable challenges, emphasising the need for government-led training initiatives. This corresponds with existing literature, which emphasises the need for formalised and continuous training initiatives

to ensure retailers are adequately equipped with relevant legal knowledge (Mugobo & Malunga, 2015; Išoraitė & Gulevičiūtė, 2023; Orji-Okafor, 2025). Orji-Okafor (2025) highlights that in Nigeria, informal learning methods contribute to inconsistent application of consumer laws, reinforcing the need for standardised educational initiatives. The lack of direct engagement with authoritative bodies, such as consumer protection agencies and trade associations, further underscores the necessity for robust communication and education mechanisms.

The findings also show that many retailers do not use the CPA because customers are often unaware of it, which makes its implementation difficult. This aligns with Mugobo and Malunga (2015), who assert that general awareness of consumer protection laws does not equate to the ability to apply them in business practices. Without adequate knowledge of the legal framework, retailers risk violating consumer rights, which can potentially lead to legal disputes and reputational damage. Research indicates that informed consumers are better equipped to demand fair treatment and hold businesses accountable (Makuwa & Collins, 2024). This is supported by international findings, such as those by Bashir et al. (2023), who highlight that consumer education plays a critical role in shaping retail compliance practices. Similarly, Orji-Okafor (2025) argues that in the African context, consumer awareness initiatives significantly enhance business accountability and adherence to the law.

The findings indicate a lack of training on the CPA in general and its implementation in particular, as well as a failure to orient staff members on how to utilise the CPA to address customer issues. According to Makuwa and Collins (2024), retailers who lack formal legal education struggle to interpret and apply consumer protection laws effectively, leading to inconsistent compliance. Furthermore, this superficial awareness limits retailers' ability to align their business practices with CPA requirements, potentially exposing them to legal disputes and consumer dissatisfaction (Tentu & Reddy, 2025). These findings align with the study by Tentu and Reddy (2025), which argues that government-led initiatives to enhance CPA awareness among retailers have not been adequately implemented. Furthermore, a study conducted by Orji-Okafor (2025) in Nigeria highlights the role of informal networks in disseminating legal information, which, although useful, often leads to a fragmented and inconsistent understanding of consumer rights laws.

The findings of this study indicate a strong preference for in-store retail policies over the CPA. This lack of alignment between store policies and legal obligations raises concerns about retailer accountability and the effectiveness of consumer protection mechanisms in ensuring fair transactions (Tentu & Reddy, 2025). This suggests that many retailers prioritise internal policies over legal obligations, thereby limiting consumer redress and fair resolution mechanisms (Makuwa & Collins, 2024). Such practices indicate a lack of integration of consumer protection frameworks into business transactions, reinforcing the need for targeted training and regulatory oversight. These findings are supported by research indicating that inadequate legislative clarity and lack of regulatory guidance contribute to ineffective policy implementation (Tentu & Reddy, 2025).

The findings of this study show that retailers do not ensure that suppliers comply with the CPA in terms of supplying goods that meet acceptable quality standards and adhere to the CPA. International studies have demonstrated that supply chain monitoring reduces consumer risks and enhances accountability (Kraft et al., 2022). Similarly, African research highlights the role of supplier partnerships in strengthening compliance frameworks (Orji-Okafor, 2025). In the South African context, Mugobo and Malunga (2015) argue that inadequate supply chain oversight can lead to gaps in consumer protection, necessitating stricter regulatory enforcement.

Conclusions

This study examined the awareness and application of the Consumer Protection Act (CPA) among retailers in Pinetown, KwaZulu-Natal. To enhance CPA compliance and consumer protection within South African retail environments, a multifaceted approach is essential. Recommendations include enhancing retailer awareness and

legal literacy through workshops and digital education platforms to ensure a comprehensive understanding of CPA provisions. Promoting consumer awareness via community outreach initiatives, particularly in township and peri-urban areas, is crucial to empower consumers regarding their rights under the CPA. Institutionalising CPA communication tools by mandating the display of CPA materials in retail spaces and training frontline staff will help consumers effectively assert their rights. Strengthening monitoring and enforcement through the establishment of local consumer protection offices, whistleblower reporting mechanisms, and the implementation of more substantial penalties for non-compliance will bolster accountability. Ultimately, fostering a collaborative compliance culture among government regulators, industry associations, retailers, and consumers is crucial for establishing a sustainable framework that promotes consumer protection and enhances retailer accountability in a dynamic retail landscape.

Despite its contributions, the study acknowledges several limitations. The reliance on a small sample size limits the generalizability of findings. Additionally, the use of convenience sampling may have introduced selection bias, as some retailers were more accessible than others. The qualitative nature of the study also means that findings are interpretive rather than statistically representative. Future research could benefit from a larger sample and mixed-methods approaches to enhance the trustworthiness of the study.

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