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Gender and socio-economic differences in South African consumers' sentiments toward marketing practices

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ABSTRACT

Studies on modern consumers' sentiments toward marketing in an emerging market context are vital. This paper compares demographic differences in South African consumers' sentiment toward marketing. Data were collected via a survey with 444 diverse consumers residing in the Tshwane metropolitan area. The findings revealed that South African males are significantly less satisfied with marketing communication practices compared to females. Consumers earning lower income were significantly less positive towards marketing in general as well as product quality, price, and selling practices. Afrikaans-speaking consumers' attitudes were less positive towards marketing communication. The finding can guide the marketing industry to advance its image by adjusting its practices and coordinating with the government and other stakeholders to collaborate.

JEL classification: M2; M3; M30, M39, M310

Keywords: consumer attitudes, demographics, marketing practices, consumers' sentiment toward marketing, CSM.

1. INTRODUCTION

Understanding consumers' sentiment toward marketing (CSM) is crucial for practitioners as well as for academics. CSM refers to consumers' attitudes to and perceptions of marketing activities (Jain et al., 2021). There is a long tradition in the marketing management literature to equip managers with the tools they need to enable them to calculate and make judgements about their actions (Aaker et al., 2000). As consumer attitudes considerably shape their behavioural responses to marketing activities, knowledge of consumers' attitudes toward marketing should aid in devising effective strategies for companies as well as developing regulations by government agencies to protect consumers' interests. There however remains a lack of appreciation of the marketing and management dynamics in emerging markets and a disregard for intricacies and potential as drivers of learning (Mason et al., 2013; Mason et al., 2017). There is an urgent need for proper comprehension of market practices broadly and perceptions of consumers in emerging

markets to obtain insight into the kind of marketing interventions and actions likely to support the development of markets (Mason et al., 2013; Mason et al., 2017).

In the past two decades, CSM has been examined in developed countries such as the USA (Gaski & Etzel, 2005; Webster, 2011), Germany (Burns et al., 2015), New Zealand (Ganglmair-Wooliscroft & Lawson, 2012), and Portugal (Fernandes & Pimenta, 2013), as well as developing countries such as China (Chan et al., 2004), Turkey (Peterson & Ekici, 2007), India (Jain & Goel, 2011; Jain et al., 2021; Kanta et al., 2013) and Bangladesh (Ferdous & Towfique, 2008). The studies conducted in countries with different levels of economic development and marketing sophistication reported noticeably different levels of CSM and contradictory findings regarding the influence of consumers' demographics on their perceptions of marketing practices. Contemporary studies examining CSM are conspicuously lacking in the South African context. An extensive electronic search delivered only three studies (Boshoff & Du Plessis, 1992; Boshoff & Du Plessis, 1995; Boshoff & Eeden, 2001). These studies might offer a historical perspective, but were conducted more than two decades ago and excluded African respondents. To fill the identified gaps, the current paper compares and contrasts demographic differences in South African consumers' sentiment toward marketing. With multiple official languages, South Africans represent a diversity of consumers ideal to examine the impacts of demographics. Identifying the perspectives of consumers from different gender, income, education, and language groups will help the marketing industry to advance its image by adjusting its practices in terms of product quality, price, promotion, and retailing efforts to meet expectations.

2. LITERATURE REVIEW

2.1. Consumer sentiment toward marketing in emerging markets

CSM relates to consumers' attitudes toward the four elements of the marketing mix (i.e., Product, Price, Promotion, and Place), postulated by McCarthy (1960). These 4Ps as activities performed by marketers can be re-conceptualised for emerging markets. For this purpose, Abendroth and Pels (2017) developed a useful market resource gaps framework with four specific outcomes valued by customers when fulfilled, increasing the likelihood of marketplace success. These include: i) acceptability of the product, which entails delivering on the customers' needs or exceeding expectations of functional dimensions (e.g. features, quality, and reliability) and emotive emotional dimensions (e.g. brand image, style, social and hedonic significance); ii) affordability, which relates to pricing that involves not only the monetary ability to pay (e.g. income, financing) but also the psychological inclination of customers to pay (e.g. perceived value, fairness); iii) accessibility delivered via place/retail activities, which relates to acquiring and using products by customers' focusing on availability (e.g. supply) and convenience (e.g. time and effort to acquire and use); iv) awareness, as obtained via promotion/marketing communication tools, which refers not only to brand awareness but also to product knowledge (e.g. understanding of relevance and value).

CSM studies conducted in countries with different levels of economic development and marketing sophistication have shown that the observed value differs noticeably (Boshoff & Eeden, 2001; Burns et al., 2015; Boshoff & Du Plessis, 1992; Du Plessis & Boshoff, 1995; Chan et al., 2004; Ferdous & Towfique, 2008; Fernandes & Pimenta, 2013; Ganglmair-Wooliscroft & Lawson, 2012; Gaski & Etzel, 2005; Jain & Goel, 2011; Jain et al., 2021; Kanta et al., 2013; Peterson & Ekici, 2007; Webster, 2011). CSM can change over time due to i) fluctuating macro-economic conditions (e.g. inflation, exchange rates, economic cycle) generally shaping sentiments towards prices and product quality, ii) infrastructure developments (e.g. introduction of new retail formats or media channels) influencing the perception of retailing or advertising,

and iii) changes to various business practices affecting sentiments toward the marketing mix. It is essential to inspect why CSM varies within different demographic groups of a population, because this may show discontent amongst specific market segments that require attention. Two studies conducted in the 1990s considering the South African context reported that demographic factors had a significant influence on CSM. The 1990 analysis found that older South Africans are more negative toward marketing than the younger generation (Boshoff & Du Plessis, 1992). In the 1994 study, the language of respondents, their marital status, and their level of education had a considerable influence on the marketing index. Afrikaans-speaking consumers were especially discontented as were respondents who were married or in stable personal relationships as opposed to those in other marital status groups (never married). The academically better-qualified respondents who participated in the 1994 study were also more dissatisfied with marketing activities than those who were less qualified (Du Plessis & Boshoff, 1995). A subsequent study conducted in 2011 however found that none of the demographic factors had a significant influence on the four marketing mix elements (Boshoff & Eeden, 2001). This current study, therefore, needs to examine whether demographic factors do have a significant influence or not on the four marketing mix elements in the contemporary market landscape.

2.2. Hypotheses development

2.2.1. Gender differences

Jain and Goel (2011) and Kanta et al. (2013) found neutral rather than positive sentiments toward marketing in India, with no differences between males and females. However, others found that women in India (Jain et al., 2021) and China (Chan et al., 2004) have significantly less favourable sentiments toward marketing compared to males.

Some scholars specifically investigated gender differences in attitudes toward specific marketing elements (i.e. product quality, price, marketing communication, retailing/selling) as examined next. Contradictory findings have been reported regarding males' and females' perceptions of product quality. Kanta et al. (2013) reported no differences between gender groups in India regarding product quality. In turn, others concluded that men are concerned about functional product quality; however, females are sensitive to certain product or service categories (Zhong & Moon, 2020). Women have also been reported to be more concerned about expressive values like aesthetics, symbolic value, and social value (Creusen, 2010; Williams, 2002). This is specifically true for luxury brands in western cultures (Stokburger-Sauer & Teichmann, 2013).

Consumers use prices as signals of quality for certain product categories (e.g. food, wine, high-tech products). Kanta et al. (2013) similarly observed no gender differences when comparing Indian consumers' attitudes toward price. Van Slyke et al. (2002) oppositely found gender differences with women reacting more positively towards special or discounted prices when doing online shopping.

In terms of marketing communication or promotion, there seems to be consensus in the findings that women tend to be more susceptible to and favourable of it, while males are less influenced (Chan et al., 2004; Fam et al., 2019; Henry, 2002; Kwon & Kwon, 2007; Williams, 2002).

As regards attitudes towards retailing via conventional as well as online channels, males' attitudes towards retailing/selling tend to be stronger than those of women (Dittmar et al., 2004; Hasan, 2010; Rodgers & Harris, 2003). The recent systematic review of gender differences and similarities by Kanwal et al. (2021) report that men generally have more favourable attitudes towards retailing, specifically online shopping and e-payments, than women do. This is likely due to males doing less conventional shopping for households and generally having a more satisfying shopping experience with online shopping, which is more practical and convenient for males. Worrying is that online shopping may not be as attractive or appealing to women as it is to men

due to aspects such as privacy concerns negatively affecting their online trust. Female consumers, therefore, tend to rely more on eWOM which significantly affects their trust attitudes towards online retailing.

In light of the above discussion of inconsistent findings, the first research question and related hypothesis to be investigated in this study are:

RQ1. Do women and men differ in their sentiments toward marketing practices?

H1₀: There are no significant differences among different genders regarding their sentiments toward marketing practices.

H1_a: There are significant differences among different genders regarding their sentiments toward marketing practices.

2.2.2. Socio-economic differences

Consumer behaviour and attitudes are moulded by the social class to which consumers belong. Social class is “relatively a permanent and ordered division in a society whose members share similar value, interest, and behaviour” (Prasad, 2022). While socio-economic status is determined by several factors, this study focused especially on levels of income and education as well as home languages.

Past results regarding the impact of socio-economic differences on product quality perceptions are incongruous. Some showed that higher-income consumers attach more importance to product quality since they have the luxury to afford these and be less concerned about being able to pay for them (Creusen, 2010). For high-income or high-social-class consumers, functional features like product quality are less important, while expressive orientation is more significant (Henry, 2002). Kanta et al. (2013) however found no differences when comparing income groups’ attitudes toward product quality in an Indian context.

Price is guided by the utility theory postulating that consumers will compare search costs (e.g. time and energy) with monetary savings when making decisions regarding marketing offerings price. High-income consumers, with high discretionary income, seem to be less concerned about discounted prices and promotions while low-income ones are more likely to seek discounts and promotions (Lee et al., 2012).

Marketing communication has been proven to be significantly affected by consumers’ level of income (e.g. Creusen, 2010; Fam et al., 2019; Kwon & Kwon, 2007; Lee et al., 2012). Lee et al. (2012) found that high-discretionary-income earners are less influenced by discount promotions, while other lower-income groups are inclined to respond comparably to discounts. This relative negative position of high-income consumers towards marketing communication has been empirically confirmed. Fam et al. (2019) examining the differences in response to marketing communication techniques in eight culturally dissimilar environments across the globe found that discounts are the most preferred technique by consumers from all income levels. Lower-income groups are negative towards advertisements, while the high-income group is negative towards promotion offered at the point of purchase. Remarkably and contradictorily, Kwon and Kwon (2007) found that high-income earners are more likely to take advantage of sales promotion. There thus seem to be somewhat contradictory findings regarding whether high- or low-income consumers are more positively inclined towards marketing communication initiatives.

Surprisingly, links between income levels and consumer perceptions regarding retailing or selling conditions are weak (Ganglmair-Wooliscroft & Lawson, 2012). This is likely due to consumers shopping at different types of retail points meeting their specific shopping values. Seo and Lee (2008) concluded that consumers’ social class does moderate their perception regarding where they buy products. High-end income consumers tend therefore to be more positive toward department stores and online shopping and shopping malls, while lower-income earning groups are more positive towards discount stores (Ganglmair-Wooliscroft & Lawson, 2012). Kanta et

al. (2013) conversely noticed no significant differences between income groups for their study in India.

Differences in attitudes toward all four marketing dimensions among consumers from different socio-economic positions (e.g. income, education, employment levels and types) in society have been found in some studies (Jain & Goel, 2011). Other studies conducted in emerging countries reported no differences among consumers from different socio-economic groups (e.g. Boshoff & Du Plessis, 1992; Du Plessis & Boshoff, 1995; Boshoff & Eeden, 2001; Kanta et al., 2013).

It can be challenging to develop marketing offerings suitable for targeting cultural, language, or ethnic-sensitive consumer groups, and even more so in a multi-linguistic country (Fam et al., 2019; Licsandru & Cui, 2019; Pires & Stanton, 2000). When segmenting multi-linguistic countries, the use of appropriate persuasive marketing language is crucial for effective marketing communication. Since language is a form of social interaction, the language used influences consumers' ability to find meaning in terms of text and context (Fam et al., 2019). The study of Aaker et al. (2000) guided by the distinctiveness theory suggests that customised marketing offerings and culturally congruent cues with messages in home languages are preferred when targeting and satisfying the needs of different ethnic or language groups. Similar advice was given in the study by Gadzekpo et al. (2020) examining consumers' attitudes towards language used in campaigns in Ghana, where they condemn global approaches with westernised content delivery. They call for more accommodation of the aspects of culture in media and marketing. On the other hand, Licsandru and Cui (2019) oppose customisation and ethnic targeting marketing aimed at global millennial consumers, suggesting that multi-ethnic embedded marketing communications will lead to more positive feelings.

The results regarding ethnic and language group differences in marketing practice are inconsistent. Meyers and Morgan (2013) argue that African Americans are different in their ethnic advertising reception than other population groups. Webster (1991) found significant attitudinal differences regarding marketing practices (product quality, pricing, promotion, and retailing) among Hispanic subpopulations speaking different home languages in the USA. Another study conducted in South Africa in the 1990s found that the language of respondents has a significant influence on their perceptions of marketing practices, with Afrikaans-speaking consumers being less satisfied than other groups (Du Plessis & Boshoff, 1995). Subsequent studies however found no differences between languages (Boshoff & Eeden, 2001; Lawson et al., 2001). This current study, therefore, needs to examine whether demographic factors do have a significant influence or not on the four marketing mix elements in the contemporary market landscape.

Considering the findings above, the second research question and related hypotheses to be investigated in this study are:

RQ2. Do consumers from different socio-economic groups differ in their sentiments toward marketing practices?

To address this question, the following hypotheses will be tested.

H2₀: There are no significant differences between consumers with lower and higher incomes regarding their sentiments toward marketing practices.

H2_a: There are significant differences between consumers with lower and higher incomes regarding their sentiments toward marketing practices.

H3₀: There are no significant differences among consumers with different levels of education regarding CSM.

H3_a: There are significant differences among consumers with different levels of education regarding CSM.

H4₀: There are no significant differences amongst language groups regarding CSM.

H4_a: There are significant differences amongst language groups regarding CSM.

3. THE RESEARCH METHOD AND ANALYSIS

The target population for this study was South African consumers residing in the Tshwane metropolitan area. Tshwane is one of the largest metros in South Africa measured by Gross Domestic Product (GDP) and the third largest in terms of land mass in the world (Stats SA., 2023). Non-probability quota sampling that involves selecting participants based on predetermined characteristics to ensure representation (Pallant, 2020) was applied to collect data from consumers intercepted at large retail and transport facilities and screened to meet the quota requirements reflecting the diversity of South African citizens. Intercepting the respondents at these locations allowed for quick data collection and a targeted sample based on demographics.

The first section of the questionnaire measured demographical characteristics (gender, income, employment, education, and language). The second part determined Consumers' Sentiments toward Marketing (CSM) based on the scale developed by Gaski and Etzel (1986) and validated in studies concerning developed (Chan et al., 2004; Ganglmair-Wooliscroft & Lawson, 2012; Gaski & Etzel, 2005; Webster, 2011) and developing markets (Du Plessis & Boshoff, 1995; Boshoff & Eeden, 2001; Ferdous & Towfique, 2008; Fernandes & Pimenta, 2013; Lawson et al., 2001; Peterson & Ekici, 2007).

The CSM scale applied for this study consisted of 25 items with a five-point Likert scale measuring attitudes towards marketing practices (i.e. product quality, price, marketing communication, retailing/selling, and marketing overall). For the purpose of this study, only the attitudes towards marketing practices were measured and not the expectations. All the items in the questionnaire thus did not have the same scoring direction just like the original instrument by Gaski and Etzel (1986). A pre-test was carried out with 10 subjects not included in the sample that was used to establish the level of reliability.

The data collection commenced across the city of Tshwane's metropolitan municipal area after pre-testing of the questionnaire. Of the 25 items, almost half of 12 items (i.e. 3 items in product quality, 3 items in price, 3 items in marketing communication, 3 items in retailing/selling) were reverse scored before conducting statistical analysis and hypothesis testing. Reverse scoring is a way to counteract response bias by introducing questions that are phrased in the opposite direction to other questions in the survey (Pallant, 2020). Reverse scoring is effective because it forces participants to pay closer attention to the questions being asked, and reduces the likelihood that they will simply respond in a socially desirable or acquiescent way.

Cronbach's alphas of the scales used to measure CSM as seen in Table 1 are all acceptable since they exceeded the 0.7 minimum suggested by Nunnally (1978).

Table 1

Reliability scores or measurement indices

	α	Number of items
Product Quality	0.87	5
Price	0.87	5
Marketing communication	0.85	5
Retailing/selling	0.87	5

Statistical data analysis was performed using the IBM Statistical Package for the Social Sciences (SPSS) Version 28 software. Independent sample tests were applied for hypotheses 1 to 3 to determine differences in gender, income, and education groups. One-way ANOVA (Analysis of Variance) with post-hoc Tukey HSD test or Welch's t-tests when the assumption of homogeneity of variance was violated was conducted for hypothesis 4 to explore the impact of language groups on CSM, as measured by the four marketing dimensions and overall assessment.

4. THE RESULTS

4.1. Sample profile and descriptive statistics

The sample consisted of 444 South African consumers surveyed (see Table 2). With regard to the demographic characteristics, gender is relatively equally represented with 47.1% of males and 53% of females. Younger consumers aged 19–30 years (57%) represented the largest part of the sample. However, older consumers who are 31–40 years old (22.1%) and older than 40 were also included in the survey (21.2%). With regard to income, a relatively equal sample was surveyed with 51.1% of those earning up to USD 1000 and 48.9% of those having more than USD 1000 per month. The sample comprised the main cultural groups in Tshwane, namely Afrikaans (24.1%), English (12.45), and five African groups (63.5%). Most of the consumers surveyed are employed (59.7%), followed by full-time students (33.8%) and a relatively small portion of those currently unemployed (6.5%).

Table 2
Demographic profile of the sample (n = 444)

		Frequency	Per cent
Gender	Male	209	47.1
	Female	235	52.9
	Other	0	0
Age	19–30	252	56.8
	31–40	98	22.1
	41–50	59	13.3
	51 and older	35	7.9
Average income	Up to USD 1000 per month	227	51.1
	More than USD 1000 per month	217	48.9
Occupation status	Employed	265	59.7
	Full-time	166	37.4
	Part-time	47	10.6
	Self	52	11.7
	Students	150	33.8
	Unemployed	29	6.5
Language groups	Afrikaans	107	24.1
	English	55	12.4
	Total African	282	63.5
	Sepedi	67	15.1
	Sesotho	50	11.3
	Setswana	54	12.2
	Zulu	57	12.8
Tsonga	54	12.2	

The descriptive statistics (see Table 3) showed that the South Africans surveyed were neutral rather than positive towards marketing overall as well as three of the marketing practices (Product: $M = 3.44$, $SD = 0.67$; Promotion: $M = 3.38$, $SD = 0.81$; Retailing/selling: $M = 3.18$, $SD = 0.71$). They were less satisfied with pricing practices ($M = 2.87$, $SD = 0.75$).

Table 3CSM descriptive statistics ($n = 444$)

CSM	M	SD
Overall marketing	3.22	0.53
Product	3.44	0.67
Price	2.87	0.75
Promotion	3.38	0.81
Retailing	3.18	0.71

4.2. Gender differences

The results of hypothesis 1 testing (see Table 4) showed no significant differences between males and females for the overall CSM and three of the specific marketing elements (i.e. product, price, retailing/selling). A significant difference in sentiment towards marketing communication was however observed, with males rating it lower ($M = 3.27$, $SD = 0.82$) than females ($M = 3.48$, $SD = 0.80$; $t(437) = -2.702$, $p < 0.05$). The magnitude of the differences in the means (mean difference = -0.21 , 95% CI: -0.36 to -0.06) was medium (eta squared = -0.26).

There is thus partial support for H1a with significant differences among different genders regarding their sentiments toward marketing practices.

Table 4T-tests for CSM by gender groups ($n = 444$)

Consumers' attitudes toward marketing overall and marketing mix elements		Gender groups	n	M	SD		p	
Gender	Overall marketing	Male	209	3.20	0.55	-0.82		0.08
		Female	235	3.24	0.50			
	Product	Male	209	3.46	0.71	0.63		0.06
		Female	235	3.42	0.64			
	Price	Male	209	2.86	0.75	-0.42		-0.04
		Female	235	2.89	0.76			
	Promotion	Male	209	3.27	0.82	-2.70	*	-0.26
		Female	235	3.48	0.80			
	Retailing	Male	209	3.21	0.74	0.47		-0.05
		Female	235	3.17	0.70			

4.3. Socio-economic differences

4.3.1. Income

Consumers from the lower income group ($M = 3.14$, $SD = 0.53$) were significantly less satisfied with marketing overall than higher-income consumers ($M = 3.3$, $SD = 0.52$; $t(442) = -3.13$, $p < 0.05$). The magnitude of the differences in the means (mean difference = -0.16 , 95% CI: -0.25 to -0.58) was medium (Cohen's $d = -0.30$).

The lower income group ($M = 3.36$, $SD = 0.66$) rated product quality significantly lower than the higher income group ($M = 3.52$, $SD = 0.67$; $t(442) = -2.54$, $p < 0.05$). The magnitude of the differences in the means (mean difference = -0.16 , 95% CI: -0.29 to -0.04) was medium (Cohen's $d = -0.24$).

The same applied to sentiments towards price for the lower income group ($M = 2.79$, $SD = 0.77$), rating significantly lower than in the higher income group ($M = 2.96$, $SD = 0.73$; $t(442) = -2.45$, $p < 0.05$, two-tailed). The magnitude of the differences in the means (mean difference = -1.7 , 95% CI: -0.31 to -0.03) was medium (Cohen's $d = -0.23$).

The lower income group ($M = 3.32$, $SD = 0.84$), rated marketing communication/promotion significantly lower than consumers earning more ($M = 3.45$, $SD = 0.78$; $t(442) = -1.70$, $p > 0.05$). The magnitude of the differences in the means (mean difference = -0.13 , 95% CI: -0.28 to -0.02) was very small (Cohen's $d = -0.16$).

In term of retail practices, those earning lower incomes ($M = 3.11$, $SD = 0.71$) were also significantly less satisfied than those earning more ($M = 3.26$, $SD = 0.71$; $t(442) = -2.30$, $p < 0.05$). The magnitude of the differences in the means (mean difference = -0.16 , 95% CI: -0.29 to -0.02) was medium (Cohen's $d = -0.22$).

The results of hypothesis 2 testing thus showed significant differences between income groups for the overall CSM and three of the specific marketing elements (i.e. product, price, retailing/selling) (see Table 5). There is thus partial support for H2a concerning significant differences between consumers with lower and higher incomes regarding their sentiments toward marketing practices.

Table 5

T-tests for CSM by income levels ($n = 444$)

	Consumers' attitudes toward marketing overall and marketing mix elements	Income levels	n	M	SD		p	
Income	Overall marketing	Low ($\leq \$1000$)	227	3.14	0.53	-3.13	**	-0.30
		High ($\geq \$1000$)	217	3.30	0.52			
	Product	Low ($\leq \$1000$)	227	3.36	0.66	-2.54	*	-0.24
		High ($\geq \$1000$)	217	3.52	0.67			
	Price	Low ($\leq \$1000$)	227	2.79	0.77	-2.45	*	-0.23
		High ($\geq \$1000$)	217	2.96	0.73			
	Promotion	Low ($\leq \$1000$)	227	3.32	0.84	-1.70	*	-0.16
		High ($\geq \$1000$)	217	3.45	0.78			
	Retailing	Low ($\leq \$1000$)	227	3.11	0.71	-2.30	*	-0.22
		High ($\geq \$1000$)	217	3.26	0.71			

4.3.2. Education

Consumers who completed a high school ($M = 3.08$, $SD = 0.48$) had significantly lower levels of attitudes towards marketing overall than consumers with post-school qualifications ($M = 3.3$, $SD = 0.54$; $t(442) = -4.24$, $p < 0.05$). The magnitude of the differences in the means (mean difference = -0.22 , 95% CI: -0.35 to -0.12) was medium (Cohen's $d = -0.42$).

Those who completed a high school ($M = 3.27$, $SD = 0.63$) rated product quality significantly lower than those higher qualified ($M = 3.53$, $SD = 0.68$; $t(442) = -4.07$, $p < 0.05$). The magnitude of the differences in the means (mean difference = -0.27 , 95% CI: -0.40 to -0.14) was medium (Cohen's $d = -0.40$).

Higher qualified consumers ($M = 2.96$, $SD = 0.77$) also rated price practices significantly better than those lower qualified ($M = 2.72$; $SD = 0.70$; $t(442) = -3.29$, $p < 0.05$, two-tailed). The magnitude of the differences in the means (mean difference = -0.24 , 95% CI: -0.39 to -0.10) was medium (Cohen's $d = -0.33$).

Marketing communication/promotion was rated better by higher qualified consumers ($M = 3.46$, $SD = 0.83$) than those lower qualified ($M = 3.25$, $SD = 0.76$; $t(442) = -2.52$, $p < 0.05$, two-tailed). The magnitude of the differences in the means (mean difference = -0.20 , 95% CI: -0.36 to -0.45) was medium (Cohen's $d = -0.25$).

Retailing/selling practices were rated significantly better by higher qualified consumers ($M = 3.24$, $SD = 0.69$) than those lower qualified ($M = 3.08$, $SD = 0.76$; $t(442) = -2.26$, $p < 0.05$, two-tailed). The magnitude of the differences in the means (mean difference = -0.16 , 95% CI: -0.30 to -0.02) was medium (Cohen's $d = -0.23$).

The results of hypothesis 3 testing (see Table 6) showed significant differences between consumers with different levels of education for the overall CSM and all four of the specific marketing elements (i.e. product, price, marketing communication/promotion, retailing/selling). There is thus support for H3a stating there are significant differences among consumers with different levels of education regarding CSM.

Table 6

T-tests for CSM by education groups ($n = 444$)

Consumers' attitudes toward marketing overall and marketing mix elements		Education groups	n	M	SD		p	
Overall marketing	Grade 12		161	3.08	0.48	-4.24	*	0.42
	Further Qual		283	3.30	0.54		*	
Product	Grade 12		161	3.27	0.63	-4.07	*	0.40
	Further Qual		283	3.53	0.68			
Price	Grade 12		161	2.72	0.70	-3.29	*	0.33
	Further Qual		283	2.96	0.77			
Promotion	Grade 12		161	3.25	0.76	-2.52	*	-0.25
	Further Qual		283	3.46	0.83			
Retailing	Grade 12		161	3.08	0.76	-2.26	*	-0.23
	Further Qual		283	3.24	0.69			

4.3.3. Language

An ANOVA was conducted to examine the impact of language on sentiment toward marketing. The consumers were divided into three groups according to their home language: Afrikaans (Group 1), English (Group 2), African languages (Group 6). The results revealed no significant differences between language groups regarding the overall CSM and three of the specific marketing elements (i.e. product, price, retailing/selling) (see Table 6). There however was a significant difference in their sentiment towards marketing communication $F(2, 441) = 20.5, p < 0.05$. Despite reaching statistical significance, the actual difference in mean scores between the groups was small (0.09). Post-hoc comparisons indicated that Afrikaans-speaking consumers' attitudes were less positive towards marketing communication (Group 1) ($M = 2.98, SD = 0.85$) than those speaking English (Group 1) ($M = 3.31, SD = 0.70$) or African languages (Group 3) ($M = 3.55, SD = 0.77$). Those speaking English at home (Group 1) ($M = 3.31, SD = 0.70$) did however not differ significantly from those speaking an African language at home (Group 3) ($M = 3.55, SD = 0.77$).

The results of hypothesis 4 testing (see Table 7) showed significant differences when comparing language groups in terms of marketing communication, but not for the overall CSM and other marketing elements (i.e. product, price, promotion, retailing/selling). There is thus partial support for H4a stating that there are significant differences amongst language groups regarding CSM.

Table 7

One-way analysis of variance of CSM by language groups ($n = 444$)

	Home language	n	M	SD	Source	df	SS	MS	p	Eta-squared
Overall marketing	Afrikaans	107	3.15	0.53	Between groups	2	1.10	0.55		.009
	English	55	3.17	0.44	Within groups	441				
	African languages	282	3.26	0.54	Total	443				
Product	Afrikaans	107	3.52	0.77	Between groups	2	1.30	0.65		.006
	English	55	3.33	0.71	Within groups	441	199.72	0.45		
	African languages	282	3.43	0.63	Total	443	201.02			
Price	Afrikaans	107	2.96	0.74	Between groups	2	2.06	1.03		.008
	English	55	2.72	0.59	Within groups	441	248.75	0.56		
	African languages	282	2.87	0.78	Total	443	250.81			
Promotion	Afrikaans	107	2.98	0.85	Between groups	2	24.95	12.48	*	.085
	English	55	3.31	0.70	Within groups	441	268.43	0.61		
	African languages	282	3.55	0.77	Total	443	293.38			
Retailing	Afrikaans	107	3.13	107	Between groups	2	1.00	0.50		0.04
	English	55	3.29	55	Within groups	441	226.21	0.51		
	African languages	282	3.18	282	Total	443	227.21			

5. DISCUSSIONS AND RECOMMENDATIONS

The South African consumers were rather neutral towards product quality, promotion; retailing/selling, while their attitudes towards pricing practices were more negative.

Sentiment toward pricing activities in South Africa has thus declined and changed over time if compared with the longitudinal analysis results reported by Boshoff and Eeden (2001). This is a reason to be concerned.

No significant differences in the overall CSM and three of the specific marketing elements (i.e. product quality, price, retailing/selling) were found when comparing genders. This is aligned with the study conducted by Boshoff and Eeden (2001) in South Africa revealing no differences between male and female consumers and Indian consumers as reported by Kanta et al. (2013). Gender groups in South Africa thus now have similar rather than different perceptions from two decades ago (Boshoff & Eeden, 2001; Boshoff & Du Plessis, 1992).

An exception was marketing communication being rated significantly lower by males compared to females. Differences in gender groups' responsiveness toward marketing communication were also reported globally (Fam et al., 2019; Harmon & Hill, 2003; Henry, 2002; Kwon & Kwon, 2007; Williams, 2002).

South African consumers in the lower income group were significantly less satisfied with marketing in general as well as with product quality, price, and retailing/selling. Income groups differences were also reported in past international studies for product quality (Creusen, 2010; Henry, 2002), price (Lee et al., 2012), marketing communication (Creusen, 2010; Fam et al., 2019; Kwon & Kwon, 2007; Lee et al., 2012) and retailing (Ganglmair-Wooliscroft & Lawson, 2012; Lee, 2008). Surprisingly, the exception was marketing communication with no significant differences being found between consumers with different incomes.

There were significant differences between consumers with different levels of education, and those with lower levels of education were less positive towards the overall CSM and all four of the specific marketing elements. This contradicts the few past studies conducted in South Africa reporting no differences in terms of socio-economic groups (e.g. Boshoff & Du Plessis, 1992; Du Plessis & Boshoff, 1995; Boshoff & Eeden, 2001). This might be due to the fact that these past studies did not have African consumers' perspectives. The result is however similar to the studies in India reporting that consumers from different socio-economic positions (e.g. income, education, employment levels and types) experience marketing practices differently (Jain & Goel, 2011).

There were significant differences when comparing language groups in terms of marketing communication, but not for the overall CSM and other marketing elements (i.e. product, price, promotion, retailing/selling). This is contradictory to the past studies reporting ethnic and language group differences (Meyers & Morgan, 2013; Webster, 1991). Less positive attitudes of Afrikaans-speaking consumers towards marketing communication compared to those speaking English are similar to the earlier study by Du Plessis and Boshoff, (1995), but not other subsequent studies with no differences between language groups (Boshoff & Eeden, 2001; Lawson et al., 2001).

Since it is widely accepted that attitudes influence consumers' behaviour towards marketing activities, marketers need to be cognisant of changes in CSM and be pre-emptive to ensure that sentiment is positive rather than neutral or negative amidst fluctuations in the external environment. The declining attitudes towards pricing practices may, in part, be attributed to South Africa's sluggish economic recovery after COVID-19, but this concern justifies future attention.

Dissatisfaction with the price among consumers in a social class with limited resources does not mean that lowering prices or providing financing is the only viable solution. The needs of this price-sensitive and resource-constrained mass market segment require profoundly unique and disruptive strategies while maintaining profitability. This is for sure demanding but has been proven to be possible by global manufacturers developing basic, low-cost products (e.g. India's Mahindra and Mahindra tractors and Ranbaxy generic pharmaceuticals, and Egypt's Orascom telecom) that satisfy the needs of the mass market segment without damaging the image in developed countries,

As an alternative, marketers can revise payment periods or credit terms, and increase perceived value through both product and promotion actions to advance psychological affordability. Altering place is another viable alternative, as lessening acquisition time and effort can free up employable time and increase income. With the various potential solutions, a challenge for marketers becomes

determining which activity not only provides the greatest potential value to consumers but also provides positive financial value to the firm.

Lower sentiment toward marketing communication among men compared to women, lower socio-economic classes, and Afrikaans-speaking consumers present a challenge to marketers attempting to reach these specific groups such as in South Africa. Their lower sentiment toward marketing communication may lead them to be less likely to accept advertising messages. Marketers, therefore, need to determine and use more suitable promotion/marketing communication tools to ensure awareness and use media channels relevant to understandable messages that these groups trust and value.

6. LIMITATIONS AND CONCLUSIONS

Contemporary studies on consumer perceptions of marketing practices are limited in emerging economies, even more in the South African context. This study contributed theoretically by examining the gender and socio-economic differences in South African consumers' sentiments toward marketing practice.

As with all other studies, this research has certain limitations. The current study is cross-sectional and was conducted in one large urban metropolitan area within South Africa. There is thus a potential to conduct future longitudinal research and to expand the geographic scope to include consumers from rural communities and other urban areas in South Africa or other countries in order to allow a comparison across time and context. This study investigated the effects of gender and socio-economic factors on South African consumers' sentiment towards the four P's in the marketing mix. Future researchers can widen the focus by including other elements such as people, physical evidence, and process in the service marketing mix. The effects of consumer attitudes toward marketing and marketing practice can also be re-conceptualised for a broader context with a theoretical framework that examines their relationships with other relevant factors such as the effects of consumer scepticism manifested as questioning marketing claims and being wary of advertising messages, co-creation where companies collaborate with customers to create products or services that better meet their needs or engagement which can be fostered through various channels such as social media, events, and customer support.

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ANNEXURE A

Individual question items

The quality of most products I buy today is good enough

I am satisfied with most of the products I buy

The wide variety of competing products makes buying decisions easier for me

The companies that make products I buy don't care enough about how well they perform (-)

Too many of the products I buy are defective in some way

Most products I buy wear out too quickly (-)

In general, I am satisfied with the price I pay

Most prices are fair

Most prices are reasonable considering the high cost of doing business

Most products I buy are overpriced (-)

Businesses could charge lower prices and still be profitable (-)

Companies are unjustified in charging the price they charge (-)

Advertising is a valuable source of information for me

I enjoy most advertisements

I like to look at / listen to advertisements

Advertisements are often irritating (-)

To me, advertising is often misleading (-)

To me, there is too much advertising (-)

Most stores provide adequate service/help

Most of my shopping experiences are pleasant

Most stores provide an adequate selection of goods

I find most people working in actual stores to be rather unhelpful (-)

When I need assistance in an actual store, I'm usually not able to get it (-)

In general, most middle men make excessive profit (-)

Overall, I'm positive towards the marketing offerings I receive

(-) Negative items were reverse scored

Do perceived value and satisfaction affect customers' behavioural intentions? A case study of Polish squash clubs

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ABSTRACT

The aim of the paper is to analyze relations between perceived quality, service convenience and satisfaction of squash customers to present implications for managers who address parents enrolling their children for extracurricular activities with their services. Applying the research framework of García-Fernández et al. (2018), a sample of 120 parents from Legia Warszawa Squash Academy completed an online survey in 2021. The SEM model revealed that perceived quality as well as service convenience had a positive and significant effect on perceived value, which turned out to be a strong predictor of customer satisfaction. Finally, satisfaction showed a very strong positive and significant influence on behavioral intentions of squash customers. The present study makes both a theoretical and a practical contribution to the field of sports management, highlighting the importance of perceived quality and service convenience to deliver expected value to the customer.

JEL classification: M3; M30; M31

Keywords: perceived quality, service convenience, loyalty, sports clubs, squash.

1. INTRODUCTION

Family is the environment in which people form their habits. Therefore, parents play an active role in the socialization of their children (Li et al., 2021; Mastromartino et al., 2019). As far as sport is concerned, parents normally act as primary agents responsible for initiating their children's involvement in sport (Coutinho et al., 2021; Holt & Knight, 2014). They play a key role in this participation, as they usually provide concrete (transport, access, educational, economic) (Durand-Bush et al., 2004) and emotional support in their children's sporting lives (Fredricks & Eccles, 2005).

Parents around the world enroll their children in extra-curricular activities in order to develop them in a social, emotional, and cognitive manner (Harkness et al., 2011; Patterson-Price & Pass, 2021). In Poland, according to national statistics (CSO, 2021), only about 10% of children and youth participate in sports club activities. Participation in organized sports programmes still has the potential to influence a large percentage (Felber Charbonneau & Camiré, 2020).

Previous studies indicate that competition between commercial and non-governmental sectors in terms of sports organizations has increased, as the commercial market has grown rapidly over recent years (Breuer et al., 2017; Rossi et al., 2020). Due to the growing demand for organized sports activities and the growing competition from other companies organizing extracurricular activities for children and youth, sports clubs, especially those in niche disciplines, must apply a market-oriented approach to their business and develop long-term relations directly with customers. Squash, which is gaining more and more popularity and recognition around the world, is considered such a discipline. In Poland, according to national statistics, of the 678 people exercising, only 8% were juniors (CSO, 2021).

Although children and youth are users of sports services, it is their parents who are the purchasers and are responsible for their future intentions (Green & Chalip, 1998). While parents or guardians are considered customers, they often make decisions with the best interests of their children in mind. Children and adolescents may have preferences and desires regarding extracurricular activities and may provide feedback and input on decisions related to their education or social activities. Therefore, businesses and service providers may need to consider both the needs and preferences of parents or guardians and the well-being of the children involved.

For this reason, managers of sports clubs must identify the most important factors that determine the satisfaction and future intentions of parents to enable them to recruit and retain customers and survive in a saturated market environment.

The factors that affect the behavior of customers of sports organizations can be identified as: perceived quality, service convenience, perceived value and customer satisfaction (Baena-Arroyo et al., 2020; García-Fernández et al., 2019; García-Fernández et al., 2018).

Therefore, although the number of studies contributing to knowledge of the sports sector has increased, there are no studies that analyze the perceived quality, service convenience and satisfaction of their users in the niche sports discipline. The aim of the paper is to delve deeper and analyze the relations between the above-mentioned variables in order to present the implications for managers who offer their services to parents enrolling their children for extracurricular activities.

2. LITERATURE REVIEW

2.1. Perceived quality of the service

Perceived quality can be defined as “the customer’s perception of the overall quality or superiority of a product or service in terms of its intended purpose relative to alternatives” (Aaker, 1991). According to Grönroos (1984), buyers experience two dimensions of service quality: the technical (resulting from the efficiency of operational processes) and the functional (created as a result of contacts between the service provider and the client).

Most studies regarding sports organizations are based on the concept of Brady and Cronin (2001) who analyze the quality of services perceived by customers on three levels: interaction quality (cooperation of staff with the client), physical environment quality in which the service is provided and outcome quality, meaning customer evaluations of outcomes (García-Fernández et al., 2019; García-Fernández et al., 2018; García-Fernández et al., 2017).

2.2. Service convenience

Service convenience is the time and effort (non-monetary cost) perceived by the client (sacrifice or psychological stress) related to the purchase or the use of a service (Berry et al., 2002). As service convenience is also a direct and intuitive measure for consumers to evaluate service providers’ performance (Dai & Salam, 2014), it is one of the most critical considerations for most

consumers when making purchase decisions (Berry et al., 2002; Seiders et al., 2007). Berry et al. (2002) identified five types of service convenience that reflect the stages of consumer activities, suggesting that consumers perceived time and effort according to: 1) decision convenience related to initial decision to make a service purchase, 2) access convenience – initiate service delivery meaning availability and quality of the information regarding the service, 3) transaction convenience – effect a transaction, 4) benefit convenience – experience the service's core benefit, and 5) post-benefit convenience involves the consumer's perceived time and effort expenditures when reinitiating contact with a firm after the benefit stage of the service.

2.3. Perceived value

Customer-perceived value can be defined as the result of the personal comparison between perceived overall benefits and perceived sacrifices or costs paid by the customer (Zeithaml, 1988). The concept of perceived customer value suggests that a product's success relies heavily on whether customers believe it can meet their needs (Szczepańska-Woszczyńska, 2015). Buyers' perceived value is the ratio between the quality or benefits they perceive in a product and the perceived sacrifices that buyers make in paying a given price (Pasuraman et al., 1988). Value for the customer, therefore, assumes a compromise between what the customer has received and what he has given, "sacrificed" (Woodruff, 1993).

2.4. Satisfaction

Customer satisfaction with products or services offered by the company is often considered the key to a company's success and long-term advantage in the competitive market (Hennig-Thurau & Klee, 1997). It is regarded as "the extent to which a product's perceived performance matches a buyer's expectations" (Kotler et al., 2020, p. 15). Wu (2014) defined customer satisfaction as "a person's subjective evaluation of his or her situation resulting in a positive emotional response".

2.5. Behavioral intention

Behavioral intention refers to the probability that an individual will participate in a particular behavior (Roberts-Lombard & Petzer, 2018). It will indicate whether customers will remain with or leave the company (Zeithaml et al., 1996). Fishbein and Manfredo (1992) emphasize that behavior objectives are the best way to anticipate a customer's future intentions. Zeithaml, Berry and Parasuraman (1996) identify favorable behavioral intentions, which strengthen the customers relations with the company, and unfavorable intentions in which the relationship is more likely to be weakened. Favorable behavioral intentions involve recommending the company to others (word-of-mouth concept), paying a higher price to the company, spending more with the company, and remaining loyal to the company or repurchasing from the company. Unfavorable behavioral intentions include switching to another company, complaining about the company to external organizations or having fewer transactions with the company in the future.

2.6. Model conceptualization and hypothesis development

In order to develop hypotheses of the study and propose a framework, we shall analyze the relationships between perceived quality, service convenience, perceived value, satisfaction and behavioral intentions of clients, particularly of sports organizations.

Managers of sports organizations need to understand the role of the service environment in attracting new and maintaining current customers (Foroughi et al., 2019). Profitability of such organizations also depends on delivering service of high quality (Yu et al., 2014). Within

sports organizations, many researchers have supported a direct and positive relationship between perceived quality and value for the customers of fitness centers (García-Fernández et al., 2018; Theodorakis et al., 2014), aquatic centers (Howat & Assaker, 2013) or sporting organizations in general (Nuviala et al., 2012). Based on this we have developed Hypothesis 1 (H1): There is a direct and positive relationship between perceived quality and perceived value for the customers of a squash club.

Service convenience is profoundly determined by the time invested in getting to the facility, effort, waiting time, and orientation of the product to the market. All of the factors have demonstrated a direct relationship with perceived value of service, as in the literature of marketing services (Chang et al., 2010; Martín-Ruiz et al., 2012), but also within the context of sport (García-Fernández et al., 2018; Nuviala et al., 2012). Perceptions of service convenience affect consumers' overall evaluation of the service, including satisfaction with the service and perceived service quality and fairness (Berry et al., 2002). Therefore, we formulated Hypothesis 2 (H2): There is a direct and positive relationship between service convenience and perceived value for the customers of a squash club.

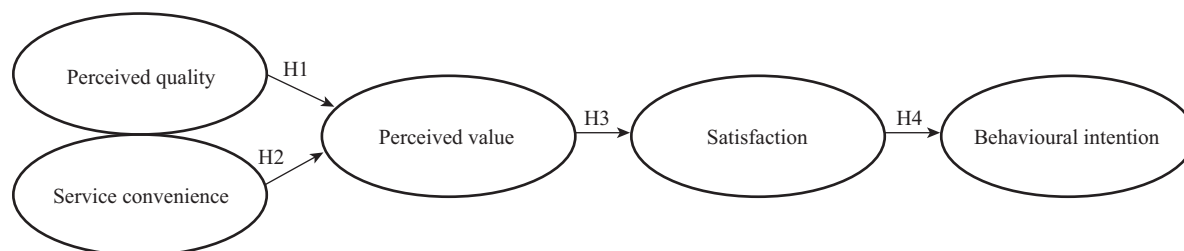
The concept of perceived value is closely related to customer satisfaction (Dorai & Varshney, 2012). From a marketing perspective, perceived value creates satisfaction (Makanyeza et al., 2016). Many researchers have found a direct relationship between the perceived value that customers derive from a service offer and their level of satisfaction (Dedeoğlu et al., 2016; Lee et al., 2016; Roberts-Lombard & Petzer, 2018; Vera, 2015), and also in sports organizations (Baena-Arroyo et al., 2020; Calabuig Moreno et al., 2015; García-Fernández et al., 2018; Nuviala et al., 2012; Theodorakis et al., 2014). Given the findings we formulated Hypothesis 3(H3): There is a direct and positive relationship between perceived value and satisfaction of the customers of a squash club.

For most companies, fostering customer satisfaction reflects a strategic imperative that promises favorable consequences in positive behavioral intentions and so ensuring long-lasting and profitable customer relationships (Seiders et al., 2007). Wu (2014), Roberts-Lombard and Petzer (2018) and Baena-Arroyo et al. (2020) confirm that customer satisfaction has a significant influence on positive behavioral intentions in a service environment, whereas dissatisfaction strengthens a customer's negative behavioral intention (Mohsan et al., 2011). Empirical evidence on the positive and direct relationship between the analyzed variables is also provided in research on sports organizations' customers [e.g. (Alexandris et al., 2004; Avourdiadou & Theodorakis, 2014; Baena-Arroyo et al., 2020; García-Fernández et al., 2018; Theodorakis et al., 2014)]. Thus, the last hypothesis is formulated as Hypothesis 4 (H4): There is a direct and positive relationship between customer satisfaction and behavioral intentions of a squash club's customers.

An illustrative framework of the hypotheses, based on García-Fernández et al. (2018), is presented in Figure 1.

Figure 1

Proposed research framework



Source: Author's elaboration based on García-Fernández et al. (2018)

3. DATA AND METHODS

3.1. Research context

The origins of squash date back to around 1830, when British students came up with the idea of puncturing a tennis ball to make it harder to hit when playing indoors. In the following decades, the sport became a popular international discipline. In Poland, squash is a relatively young discipline, developing like no other sport. Every year, there are more and more professional and amateur players. “Squash Akademy Ltd.” was created in 2015 by four leading squash players in Poland. The club offers squash training, as well as summer and winter camps for children and youth aged 5–15 in five locations in and around Warsaw, the capital of Poland. As far as club’s marketing strategy is concerned, the founders of the organization decided to become a franchise of a nationally recognized club Legia Warszawa. This business model granted them a higher level of brand recognition, networking and sponsorship opportunities. Moreover, Legia Warszawa’s marketing and promotional resources are leveraged by the Academy to reach a wider audience, including social media presence, fan engagement and marketing campaigns.

3.2. Procedure and sample

Based on case study framework the self-administered online questionnaire was sent via Google Forms to all customers from two locations of “Squash Academy Ltd.” Legia Warszawa in Warsaw. The research was carried out in March-April 2021. The study used a database from the online system of the Squash Academy Legia Warszawa, the so-called parent panel. The convenience sample consisted of 120 parents/guardians of children enrolled in squash classes (users), which accounted for a response rate of 76.3% of all customers. The questionnaire was completed by at least one guardian. 46.7% males and 53.3% females participated in the study. Detailed characteristics of the sample are presented in Table 1.

Table 1

Characteristics of the sample according to gender, age of the respondent, length of the relationship, weekly frequency and age of end user (N = 120)

Variables	N	%
Gender		
Male	56	46.7
Female	64	53.3
Age of the respondent		
19–29	6	5.0
30–39	50	41.7
40–49	62	51.7
≥50	2	1.7
Length of the relationship		
0–12 months	50	41.7
13–24 months	20	16.7
25–48 months	44	36.7
More than 48 months	6	5.0
Weekly frequency		
Once a week	60	50.0
Twice a week	34	28.3
Three-four times a week	18	15.0
More than four times a week	8	6.7
Age of the user		
5–7 years	26	21.7
8–10 years	30	25.0
11–13 years	42	35.0
14–16 years	16	13.3
More than 16 years	6	5.0

Source: Author's elaboration.

3.3. Measures

The self-administered questionnaire was developed using multi-scale tools validated in previous studies. It consisted of six sections: 1) Perceived service, 2) Service convenience, 3) Perceived value, 4) Satisfaction, 5) Behavior intentions and 6) Socio-demographic variables. Perceived service quality was measured with two dimensions, from a Service Quality Scale for Fitness Centers (SQS-FC) proposed by Yildiz (2011) and further developed. The scale included dimensions of personnel (6 items) and program (4 items), and excluded dimensions of supporting services and physical environment due to context industry adaptation. Service convenience was measured with the concept of Berry et al. (2002), further developed by Garcia et al. (2018). The scale used included five dimensions of service convenience: decision (2 items), access (2 items), transaction (2 items), benefit (2 items) and post-benefit (2 items). Perceived value was measured with two items from Zeithaml (1988), used also in the scale of Garcia-Fernandez et al. (2018). Based on Avourdiadou and Theodorakis (2014), satisfaction was measured with three items. Behavior intentions were measured with 3 items according to Zeithaml et al. (1996). We used a 5-point Likert-type scale, ranging from 1 = strongly disagree to 5 = strongly agree, to measure respondents' agreement levels on each item. Key constructs and measures are presented in Table 2.

3.4. Data analysis

Statistical analysis was performed with IBM® SPSS® ver. 26 and AMOS™ ver. 23 software.

First, confirmatory factor analysis (CFA) was conducted to evaluate the structure of the predefined model. Psychometric measures were examined to assess reliability (Cronbach's alpha, α ; composite reliability, CR), convergent (standardized factor loading estimates; λ) Average Variance Extracted, AVE) and discriminant validity (correlations) of the scales. We incorporated the following criteria: α and CR > 0.07, AVE > 0.05 and λ > 0.05 (Hair et al., 2019).

Adequacy of the model was analyzed with the likelihood following indices: Chi square to degrees of freedom ratio ($\chi^2/df < 3.0$), Goodness-of-Fit Index (GFI), Adjusted Goodness-of-Fit Index (AGFI), Parsimony Goodness-of-Fit Index (PGFI), Normed Fit Index (NFI), Tucker-Lewis Index (TLI) and Root-Mean-Square Error of Approximation (RMSEA). An appropriate adjustment is considered when values of $\chi^2/df < 3.0$ (Hu & Bentler, 1999), ≥ 0.95 for GFI, (Kline, 2008), above 0.9 for the GFI, AGFI, NFI and TLI indexes (Hair et al., 2019), ≥ 0.6 for PGFI (Byrne, 2016) and ≤ 0.06 for RMSEA (Hu & Bentler, 1999).

The last step was to apply Structural Equation Modelling (SEM) to examine the relationship between the studied constructs presented in the proposed research framework.

4. RESULTS

4.1. Measurement model

CFA was performed to test psychometric properties. As shown in Table 2, all items showed high factor loadings ranging from 0.59 to 0.9, indicating convergent validity of the measures in each construct. Reliability values of the scales are adequate, since all Cronbach's alpha and CR values were above the suggested threshold of 0.70, ranging from 0.71–0.92 and 0.57–0.69, respectively.

Table 2

Dimensions used to measure variables and their psychometric properties of the measures

Dimension and items	λ	α	CR	AVE
Perceived quality (PQ)				
<i>Personnel</i>	.76			
Coaches are knowledgeable and skilled (PQ1)	.79			
Coaches are experienced (PQ2)	.93			
Coaches' attitude towards children (PQ3)	.89			
Coaches work with enthusiasm (PQ4)	.72			
Coaches respond quickly to needs (individualization of the process) (PQ5)	.78	.92	.75	.65
Coaches provide parents with feedback about children's development (PQ6)	.76			
<i>Program</i>				
Program content is rich (PQ7)	.84			
Timing of programs is appropriate (PQ8)	.86			
Number of participants in groups is appropriate (PQ9)	.85			
Program is diversified (PQ10)	.85			

continued Table 2.

Dimension and items	λ	A	CR	AVE
Perceived value (PV)				
The programs and services have a great value (PV1)	.59	.71	.73	.60
The programs and services are worth what they cost (PV2)	.79			
Service convenience (SC)				
<i>Decision</i>				
This club made it easy for me to find a suitable program (SC1)	.88			
It was easy to obtain the information I needed to decide which club to join (SC2)	.64			
<i>Access</i>				
It was easy to contact my club (SC3)	.86			
I can easily figure out the location of the club (SC4)	.73			
<i>Transaction</i>				
The method of payment provided by this club is convenient (SC5)	.69	.89	.81	.57
This club allows diversified methods of payment (SC6)	.67			
<i>Benefit</i>				
I could easily obtain benefits from the services provided by the club (SC7)	.82			
The speed of providing services in the club met my requirements (SC8)	.84			
<i>Post-benefit</i>				
When I had a problem, the club resolved it very quickly (SC9)	.69			
The club has a good communication channel to handle complaints and recommendations (SC10)	.73			
<i>Satisfaction (S)</i>				
I am satisfied with the club's programs and services (S1)	.59	.76	.76	.58
I am satisfied with my decision to become a member of the club (S2)	.73			
I am satisfied with my decision to join the club (S3)	.86			
<i>Behavioral intentions (BI)</i>				
I will recommend the club to other people (BI1)	.91			
My child will participate in the programs and services of the squash club (BI2)	.92	.84	.77	.68
I will pay a higher price than competitors charge for the benefits I currently receive from the club (BI3)	.73			

Note: λ = Factor loads, CR = composite reliability, AVE = average extracted variance; α = Cronbach's Alpha.

Source: Author's elaboration

Mean values, standard deviations and correlation coefficients for the five latent constructs are presented in table 3.

Table 3

Descriptive statistics and discriminant validity of the constructs

	Mean±SD	PQ	SC	PV	S	BI
PQ	4.64 ± .54	–				
SC	4.57 ± .55	.86	–			
PV	4.41 ± .64	.75	.72	–		
S	4.77 ± .51	.87	.76	.79	–	
BI	4.76 ± .61	.75	.76	.72	.81	–

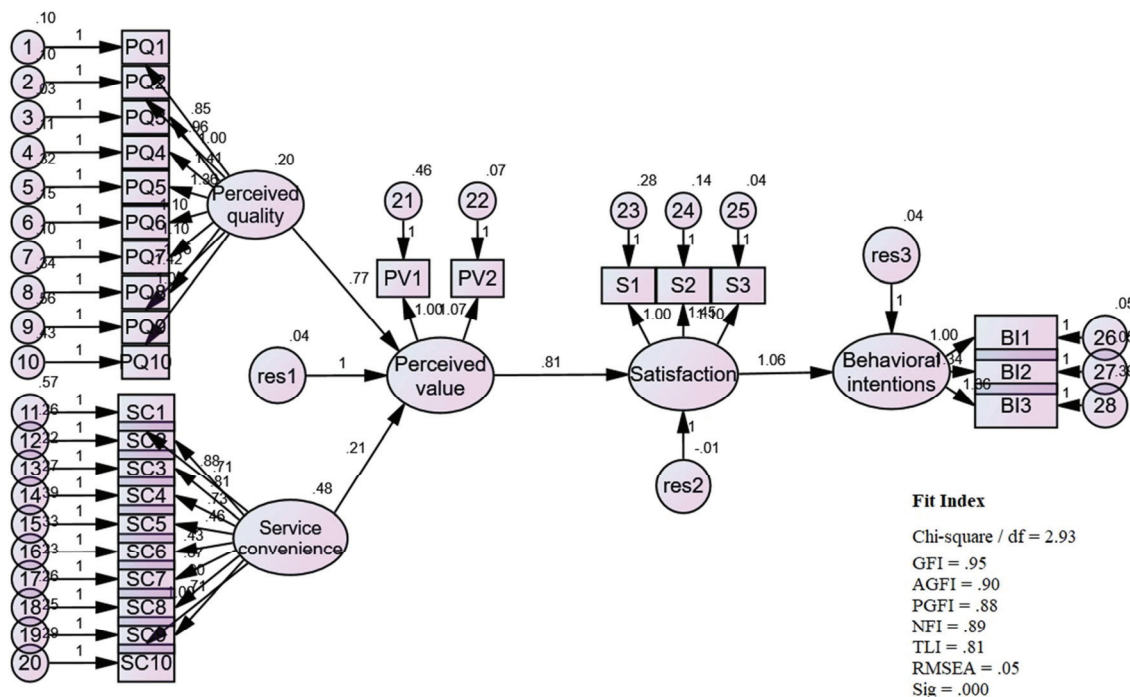
Source: Author's elaboration.

4.2. Structural model

The examination of the structural model included a test of the overall model fit, as well as a test of the relationships between the latent constructs. The goodness-of-fit indexes suggested that the model had an acceptable fit to the data: $\chi^2/df = 2.93$, GFI = 0.95, AGFI = 0.90, PGFI = .88, NFI = 0.89; TLI = 0.81; RMSEA = 0.05.

Figure 2

Structural equation model demonstrating relationship between perceived quality, service convenience, perceived value, satisfaction and behavioral intentions



Source: Author's elaboration.

When analyzing the relationship between the constructs, the model revealed that perceived quality as well as service convenience had a positive ($\beta = 0.77$ and $\beta = 0.21$, respectively) and significant ($p < 0.001$) influence on perceived value, thus confirming Hypotheses 1 and 2. The correlation between the two predictors also turned out to be statistically significant ($r = 0.87$; $p < 0.001$). Perceived value was shown as a strong predictor of customer satisfaction ($\beta = 0.81$; $p < 0.001$), by which Hypothesis 3 was also confirmed. Finally, satisfaction showed a very strong positive and significant influence on behavioral intentions of squash customers ($\beta = 1.06$; $p < 0.001$), supporting Hypothesis 4.

5. DISCUSSION

The present study makes both a theoretical and a practical contribution to the field of sports management. The research framework integrated key customer variables (i.e. perceived quality, service convenience, satisfaction and behavioral intentions) into a model based on customers of squash clubs in Poland. Validity and reliability of the proposed measurement scale for squash clubs, adapted mainly from fitness centers, was established (García-Fernández et al., 2018). The results of CFA suggested a good fit between the measurement model and the observed data. The values of AVE, significant factor loadings and reliability coefficients indicated a sound psychometric instrument.

The aim of the paper was to examine the relationship between perceived quality, service convenience, satisfaction and behavioral intentions of customers of a sports club. Therefore, one of the strengths of the study is the contribution of knowledge regarding relations between the variables mentioned above in a novel environment, namely professional squash clubs, still a niche sports discipline in Poland.

In our case, the perceived quality referred to the club's personnel and program, and excluded dimensions of supporting services and physical environment due to context industry adaptation. The study underlines the importance of the skills, experience and attitude towards children of the coaches in perceiving the value of the service. This has also been confirmed by previous studies (Maksimović et al., 2017; Ortega Martínez et al., 2020; Xu et al., 2021). The program offered at the squash club also turned out to be an important factor in perceived value and is strongly related to the personnel, they are responsible for creating it and interacting extensively with customers (Yildiz, 2011). As Groönroos (2007) suggests, a program shall be considered a core service of a sport-related enterprise if it provides value to customers and enhances their experience.

The findings of the study show a positive relationship between perceived quality and perceived value in squash club customers. If squash customers perceive the sports club's coaching and program to be high quality, they see the benefits they receive from the sports club relative to the price they pay for membership. The findings are in line with previous research from different national sports contexts: Greek (Theodorakis et al., 2014), Spanish (García-Fernández et al., 2018; García-Fernández et al., 2017), Turkish (Sevilmiş et al., 2022) or South Korean (Yu et al., 2014) fitness clubs, and sports organizations in general (Nuviala et al., 2012) or sports events (Calabuig Moreno et al., 2015). Perceived quality and value are two important factors that can influence a person's decision to join a sports club, regardless of the pricing strategy the club has adopted, be it low-cost fitness centers (García-Fernández et al., 2018) or exclusive sports clubs, like with squash.

The results also provide evidence that there is a positive relationship between service convenience and perceived quality among squash customers. Decision convenience, access, transaction, benefit and post-benefit convenience are important factors contributing to increased perceived value by the customer. When a service is convenient, customers perceive it to be more valuable, as it saves them time and effort, reduces stress, and enhances their overall experience. This confirms the conclusions of previous studies by García-Fernández et al. (2018) conducted in fitness centers, and in other services beyond sport (Kaura et al., 2015; Lloyd et al., 2014; Pham et al., 2018).

In support of the third hypothesis, we observed a positive relationship between perceived value and satisfaction of customers. If a customer perceives that the benefits they receive from engaging in a sports-related activity outweigh their costs, they are likely to be satisfied with their experience. This is in line with numerous studies conducted in sport centers, which highlights the importance of service quality in order to improve customer satisfaction (Álvarez-García et al., 2019; Foroughi et al., 2019; Freitas & Lacerda, 2019; García-Fernández et al., 2018; García-Fernández et al., 2017; León-Quismondo et al., 2020a, 2020b; Maksimović et al., 2017; Xu et al., 2021).

Finally, our research indicates that behavioral (future) intentions of squash customers strongly depend on their satisfaction. The customers who are satisfied with their experience are more likely

to continue to use the sports club's services and to recommend the club to others. It confirms recent studies carried out in private and public sports centers, irrespective of the implemented business model (Alguacil et al., 2019; Avourdiadou & Theodorakis, 2014; Eskiler & Altunışık, 2021; García-Fernández et al., 2019; García-Fernández et al., 2018; García-Fernández et al., 2017; García-Pascual et al., 2020; Sevilmiş et al., 2022; Theodorakis et al., 2013). It confirms that customer satisfaction seems to be a reliable indicator of behavioral intentions.

6. CONCLUSIONS

6.1. Managerial implications

The study provides a number of key points that have practical implications to enable managers of squash clubs to improve customers' positive behavioral intentions. The study highlights the importance of perceived quality and service convenience aimed at delivering expected value to customers. Through the provision of high values for customers, club managers can ensure that their customers are satisfied with the service. Specifically, the findings revealed that in such a specific venue the program and the skills of coaches are primary dimensions in perceived quality. Thus, managers should engage responsive and skilled employees who will deliver rich and diversified program to users. As stated by Kotler et al. (2020), a company will gain a competitive advantage if it is able to differentiate and position itself as providing superior customer value. In addition, service convenience and perceived value are also closely related, and service providers should strive to improve the convenience of their services to enhance customer perceptions of value. Positive value perception may influence customer satisfaction and, in turn, positive behavioral intentions. To enhance customer satisfaction in squash clubs, it is essential to identify what customers perceive as valuable and work to ensure that their expectations are met or exceeded. Therefore, squash managers should carry out constant market research surveys to gather customer feedback, and study market trends and other information to improve their clubs' operations. Increasing loyalty and customer retention are crucial for the maintenance and growth of the organizations in the competitive market. The research findings demonstrate what managers of squash clubs should focus on in order to build long-term relationships with their customers and, ultimately, improve their profitability. It is particularly important in the case of extracurricular activities for children and youth organized by niche sports clubs due to the rapidly growing market competition.

6.2. Limitations and future investigations

This study has several limitations that should be addressed.

First, as it was a case study limited to a single squash club in Poland, results are only indicative. As suggested by several researchers, generalizations of sport service evaluation models and their consequences in various cultures should be approached cautiously (Theodorakis et al., 2013; Yoshida & James, 2010). Therefore, further work to expand the proposed model and explore its generalizability would be useful.

Secondly, in contrast to the majority of the previously discussed studies, the study evaluated experience in a sports club from the perspective of a parent (guardian), not the end user, i.e. children/youth participating in the program. We deliberately chose the sample as it is parents who are the purchasers and are responsible for future intentions. However, to have a broader perspective, further research on perceptions of the club's activities should be oriented toward end users as they (children and youth in our case) play a fundamental role in the family decision-making process (Assael, 2007; Cunha & Steiner, 2015).

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Understanding the Factors Influencing Adoption of Digital Banking in Emerging Markets: The Role of Perception and Personality Antecedents

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ABSTRACT

The emergence of digital banking has presented the banking industry with benefits and challenges. Although digital banking services provide customers with increased convenience and accessibility around the clock, many still struggle to grasp their ever-changing nature. To address this, a study was conducted to identify the main factors influencing the adoption of digital banking in South Africa. The study used an e-readiness framework that combined the innovation diffusion theory and trust in technology with the technology readiness index to measure consumers' adoption of digital banking channels. The researcher applied quantitative methodology to answer the research question. The snowball sample required respondents to answer the questionnaire and pass it on to others in the network with bank accounts and mobile phones; 338 responses were accepted. Structural equation modelling was employed to test the proposed hypotheses. This study discovered that the adoption of digital banking services is influenced positively by relative advantage, observability, optimism towards technology, innovativeness and insecurity. Therefore, banks should develop user-friendly platforms with online support to encourage the adoption of digital banking. Future research can use qualitative or mixed method approaches to investigate how customers' perceptions and personalities influence the adoption of digital in emerging markets.

JEL classification: G21,M31

Keywords: Digital Banking, Customer Behaviour, Innovation, Adoption, Emerging Markets.

1. INTRODUCTION

In recent decades, the world has undergone significant changes due to technology. The personal computer, increased processing power, global connectivity, trade migration, and an expanded workforce have forced businesses to re-evaluate their models (Louw & Nieuwenhuizen, 2019). With the rise of the internet and increased adoption, businesses have been presented with new opportunities for digitalisation and developing digital business models (Louw & Nieuwenhuizen, 2020; Sibanda et al., 2020). As a result, banks have transitioned to the Fourth Industrial Revolution (4IR) by integrating digital banking into their operations. The demand for simple and convenient

customer transactions has led to the evolution of digital banking, which involves computerised processes and web-based services (Kiliari & Koesrindartoto, 2019).

Technology has transformed and continues to transform banking (Lee & Chen, 2022). With online deposits, mobile apps, and electronic bill payments, digital banking disrupts traditional banking (Ragnvald, 2001; Omoge et al., 2022). The most change significantly shifts from physical branch bank visits to electronic delivery channels such as withdrawals, deposits and virtual cards at ATMs (Gomber et al., 2018). Numerous studies have explored digital banking adoption in South Africa, with most conceptualising it as a single technology, such as mobile banking (Thusi & Maduku, 2020), internet banking (Aguidissou et al., 2017), cell phone banking (Bankole et al., 2017; Shambare, 2011), and ATMs (Mtwecu, 2019). However, there is a deficiency of research focusing on digital banking channels holistically (Matlala, 2022).

Digital banking has great potential among South Africans, especially millennials, who are expected to be tech-savvy due to their upbringing in the digital age. Financial institutions can tap into this market by offering digital banking services (Awada, 2023). Digital banking plays a crucial role in South Africa by bridging the gap between banks and the informal entrepreneurs (de Jager, Wulandari & Pham, 2023), lower-income or grant recipient population and subsequently provides valuable transfer, saving, and investment options to consumers (de Jager et al., 2023). However, despite financial institutions' efforts to cater to customer preferences, issues and concerns still prevent consumers from fully embracing digital banking services. These include concerns about the safety of personal data and cybersecurity (Hensen & Kötting, 2022). To address these concerns, digital banking platforms should offer user-friendly features, add-on services and online support tools (Melnychenko et al., 2020).

Previous studies attempted to integrate models in exploring the adoption of digital banking, Technology Acceptance Model (TAM) and Technology Readiness Index (TRI) (Musyaffi et al., 2022), Task-Technology Fit (FFT) and Trust in Technology (Lee & Chen, 2022). Innovation diffusion theory (IDT) and TRI (Matlala, 2022) to better understand the factors influencing behavioural intention to adopt the new technology. This study adopted the integration of IDT, TT and TRI theories to answer the research question: *How do customers' perceptions and personalities influence the adoption of digital banking in South Africa?* Therefore, this research aims to close the gap by exploring the predictive power of perceptions (relative advantage, observability and structured assurance) and personality (optimism towards technology, innovativeness, insecurity and discomfort) in promoting digital banking channel adoption in South Africa.

Essentially, this paper is structured as follows: The literature review section on theoretical context and hypotheses introduces the personality and perception antecedents constructs and develops the hypotheses. The methodology section describes the data collection procedures and validation of measurement properties of the constructs. In addition, the results and discussion section presents the empirical investigation's findings. Also, it includes an analysis of the results, limitations of the work, and suggestions for future research. Finally, the conclusion follows the discussion section.

2. LITERATURE REVIEW

2.1. Digital banking

Digital banking is a broad term that describes the various banking products and services requiring internet connectivity, such as wireless or wired technology (Sardana & Singhanian, 2018). Digital banking is a process that allows a consumer to perform banking functions online. Digital banking provides consumers access to transact banking services via ATMs, cell phones and smart devices (Alkhowaiter, 2020; Kitsios et al., 2020; Kouladoum et al., 2022). Digital banking

technology denotes services ranging from automatic teller machines (ATMs), cell phone banking, Internet banking, and, more recently, mobile banking (Merhi et al., 2020). Digital banking is a modern way of accessing various financial services such as cash withdrawal, funds transfer, cash deposit, bill payments, and other financial queries (Hakimi et al., 2023; Magotra et al., 2019). This innovative service delivery mode is gaining popularity among customers (Shahid et al., 2022).

2.2. Theoretical framework

This research delves into the concepts of behavioural intention in the context of digital banking consumers' adoption. The researcher employed three theory-driven models, namely the Innovation Diffusion Model (IDT) by Roger (1995), Trust in Technology (TT) by (McKnight et al., 2011), and the Technology Readiness Index (TRI) by Parasuraman (2000). Perception comprehends two IDT traits – relative advantage and observability; structural assurance was added as (McKnight et al., 2011) believe that structural conditions like guarantees, contracts, support, or other safeguards exist in the general type of technology that make success likely. While personality comprehends four constructs- optimism towards technology, innovativeness, discomfort and insecurity.

2.3. Hypotheses formulation

Perception and behavioural intention

The willingness to use banking technology largely depends on a person's intention to embrace digital banking. The study aims to gain a deeper understanding of the factors that facilitate or impede the adoption of digital banking among consumers in South Africa. Furthermore, the study suggests that individuals at ease with technology are more inclined to embrace specific technologies, as there is a favourable correlation between these independent variables and technology adoption.

Relative advantage and behavioural intention

The concept of relative advantage (RA) refers to how much better innovation is perceived to be compared to its predecessor (Moore & Benbasat, 1991; Rogers, 2003). Research by Moore & Benbasat (1991) and Brown et al. (2003) found that people are more likely to adopt an innovation when perceiving a more significant relative advantage. This advantage can also increase efficiency, economic benefits, and improved status, as Mombeuil & Uhde (2021) and Shambare (2012) noted.

H1: A perceived relative advantage of digital banking will positively influence consumers' behavioural intention to adopt digital banking.

Observability and behavioural intention

According to Rogers (2003), observation refers to the degree to which innovation outcomes are visible to others. Research has shown that prominently displayed products are more likely to gain attention and be embraced by the general public (Shua et al., 2018; Rahmi et al., 2019).

H2: A perceived observability of digital banking will positively influence consumers' behavioural intention to adopt digital banking.

Structural assurance and behavioural intention

To ensure security, technological and legal structures are put in place to provide structural assurance (Hanif et al., 2022). Financial institutions are responsible for ensuring users feel secure using digital banking platforms. As per trust conveyance (Wingreen et al., 2019), users may place their trust in third parties for transacting on digital banking channels.

H3: A perceived structural assurance of digital banking will positively influence consumers' behavioural intention to adopt digital banking.

Personality and behavioural intention

Individuals' fundamental beliefs about themselves are reflected in their personality traits. This study identifies four constructs – optimism towards technology, innovativeness, discomfort, and insecurity – as factors expected to impact behavioral intention.

Optimism towards technology and behavioural intention

Optimism is a common belief among individuals that positive outcomes are more likely to occur than negative ones (Omotayo & Adekunle, 2021). Optimism is defined as a positive attitude towards technology (Saxena et al., 2022) and subsequent beliefs that it offers consumers greater autonomy, flexibility (Windasari et al., 2022), and efficiency (Lai & Lee, 2020) in their daily activities. According to Patansheti et al. (2016), those who are optimistic about using new technology are more likely to have positive intentions regarding its use.

H4: A personality optimism towards technology will positively influence consumers' behavioural intention to adopt digital banking.

Innovativeness and behavioural intention

Innovativeness is defined as the degree of newness of innovation related to, but not limited to, marketing services, brand building and software development (Decyk, 2023; Ho et al., 2020; Sohaib et al., 2020). Consequently, consumers are more open to new ideas and are more likely to embrace technological advances (Kumar et al., 2022).

H5: A personality innovativeness of digital banking will positively influence consumers' behavioural intention to adopt digital banking.

Discomfort and behavioural intention

According to Parasuraman (2000) and Jarrar, Awobamise, and Sellos (2020), discomfort (DIS) attributes refer to the feeling of being overwhelmed and lacking control over technology. Jarrar et al. (2020) suggest that complex features of tech products can negatively affect user evaluation due to the learning cost. Accordingly, if consumers are uncomfortable with the digital banking channels, their behavioural intention to adopt the technology will be influenced (Nassr et al., 2021).

H6: A personality discomfort of digital banking will positively influence consumers' behavioural intention to adopt digital banking.

Insecurity and behavioural intention

Insecurity is mistrust of technology and scepticism regarding its effectiveness (Humbani & Wiese, 2018). Insecure individuals typically need more self-assurance regarding the safety of new technologies. They may believe there are risks associated with using new technologies.

Previous research (Humbani & Wiese, 2018; Nassr et al., 2021) indicates that insecurity negatively influences the behavioural intention to adopt new technology. Nonetheless, when consumers ultimately believe they will gain substantial benefits from utilising new technologies and be willing to assume the associated risks (Kuo et al., 2013).

H7: A personality insecurity of digital banking will positively influence consumers' behavioural intention to adopt digital banking.

3. METHODOLOGY

The author utilised a quantitative approach to analyse the relationship between independent and dependent variables. A descriptive survey design was employed, which guided our research questions, purpose, and data collection methods. According to Saunders et al. (2019), the population is the entire set of cases from which a sample is selected. The population and target sample used for data collection were South African retail banking consumers above 18 years old with a mobile phone. In line with another study (Fariz, 2022), non-probability sampling was applied as a snowball sampling technique. The survey link was then distributed to colleagues and friends. Another participant also sent it to family and friends across nine provinces of South Africa. These referrals reached digital banking users and non-users since people who know each other trigger the population (Cooper & Schindler, 2018).

After collecting data, 362 questionnaires were received, but 24 were unusable due to not passing the pre-screening process. Therefore, the researcher analysed data from 338 questionnaires. Table 1 exhibits the demographic profile sample of the study. Bentler and Chou (1987) have suggested that a sample size of 250–500 is adequate for SEM analysis as the likelihood of unexpected issues during data analysis is low. The study utilised a Structural Equation Model (SEM) to investigate the relationship between constructs. Tests were performed with SPSS plus AMOS version 28 statistical software to test hypotheses and estimate path models involving latent variables observed through multiple indicators.

Table 1
Demographic profile sample

	Demographic characteristics	Percentage (%)
Gender	Male	45,3
	Female	55,7
Age	< 35	32.2
	36–45	37.3
	55+	30.5
Marital Status	Single	43.5
	Married	51.5
	Separated/Divorced	5.0
Cross Income	< R20 000	33.1
	R20 0001.00 – R40 000	34.0
	> R40 001.00	32.8
Employment	Employed	71.6
	Self Employed	10.1
	Unemployed	18.3

4. RESULTS AND DISCUSSION

Assessment of the suitability of the data.

After testing the model fit using various indicators, it was deemed satisfactory and fell within the recommended acceptable limit (Hair, Black, Babin, & Andersen, 2014). The measurement model revealed the following results Chi-square value (χ^2) = 571.736 ($p < 0.001$, $df = 271$, $\chi^2/df = 2.110$, CFI = 0.978, TLI = 0.974, RMSEA = 0.057 and, SRMR = 0.0286, PClose = 0.003, which is above the recommended cut-off (Hu & Bentler, 1999). The point of noting was the value of RMSEA of 0.057, which is higher than the recommended cut-off of ≤ 0.08 and SRMR of 0.0238 below the recommended value of 0.06 (Hu & Bentler, 1999). All the values are above the recommended cut-off, as illustrated in Table 2.

Table 2

Depict structural model of fit summary

Model Fit Summary			
Model Goodness-Fit Indexes	Recommended cut-off	Result Model	Comment
Chi-square		571,736	Acceptable
Chi-square/DF	≤ 5.00	2.110	Acceptable
NFI	≥ 0.90	0.960	Acceptable
CFI	≥ 0.90	0.978	Acceptable
IFI	≥ 0.90	0.979	Acceptable
TLI	≥ 0.90	0.974	Acceptable
PNFI	> 0.60	0.800	Acceptable
RMSEA	≤ 0.08	0.057	Acceptable

Note: N = 338, *p < 0.05

Validity and reliability

The seven (7) constructs were tested for reliability and validity (see Table 3). In general, the reliability of the latent construct was tested using Cronbach's alpha (α) and composite reliability. Table 3 depicts Cronbach's alpha (α) value of all the constructs ranging from 0.966 to 0.994, which exceeds the 0.70 thresholds (Taber, 2018). To assess the convergent validity of the constructs, individual item loading and average variance extracted (AVE) are used (Fornell & Larcker, 1981). All loading factors were significant and exceeded 0.5 thresholds (Shrestha, 2021). In addition, the Average variance extracted (AVE) exceeds the 0.5 threshold, as depicted in Table 4. For Composite Reliability (CR), values range from 0 to 1; However, the values of CR between 0.6 to 0.7 are acceptable (Shrestha, 2021). The result shown in Table 4 meets the requirements reflecting that an internal consistency exists; these results strongly support composite reliability, unidimensionality and convergent validity.

Table 3
Depict construct reliability and convergent validity

Construct	Items	FL > 0.5	$\alpha > 0,7$	CR > 0.7	AVE = $\sum \lambda^2/n$ (> 0.5)
Relative advantage (RA)	RA1: Digital banking offers better capabilities than other conventional banking.	.823	.943	.943	.806
	RA2: Embracing digital banking can significantly improve the efficiency of my banking transactions.	.842			
	RA3: Digital banking saves time when performing banking transactions.	.893			
	RA4: Managing my finances becomes easier with digital banking.	.867			
Observability (OB)	OB1: Other banking customers seemed interested in digital banking when they saw me using it.	.938	.971	.971	.918
	OB2: Digital banking has no queue	.934			
	OB3: As soon as a transaction is made, I can see it immediately.	.910			
Structural Assurance (SLA)	SLA1: I feel safe conducting digital banking transactions because of its cyber security mechanism	.874	.966	.966	.906
	SLA2: I feel safe conducting digital banking transactions because of its data protection policy	.900			
	SLA3: I feel safe conducting digital banking transactions because of its customer privacy policy	.839			
Optimism towards technology (OPT)	OPT1: Technology gives me more freedom of mobility	.909	.994	.994	.983
	OPT2: I prefer utilising the latest and most advanced available technology.	.910			
	OPT3: I find new technologies to be mentally stimulating.	.909			
Innovativeness (INN)	INN1: I can keep up with the latest banking innovations.	.851	.979	.979	.940
	INN2: I have the necessary resources to use digital banking.	.867			
	INN3: I have the necessary knowledge to use digital banking.	.857			
Insecurity (INS)	INS1: I need training or guidance on the use of digital banking functions	.958	.984	.984	.954
	INS2: I have received training or guidance on using digital banking functions.	.969			
	INS3: I understand the security and privacy use of digital banking.	.973			
Discomfort (DIS)	DIS1: Digital banking is complex to use	.943	.0949	.949	.861
	DIS2: Digital banking requires a lot of effort	.929			
	DIS3: Digital banking requires a complex setup process.	.960			
Behavioural Intention (BI)	BI1: I intend to use digital banking continuously in the future.	.898	.983	.983	.934
	BI2: I will always try to use digital banking in my daily life.	.910			
	BI3: I am planning to use digital banking in the future.	.893			
	BI4: I predict I will use digital banking in the future	.895			

Furthermore, the discriminant validity of the constructs was tested (see Table 4). According to Henseler et al. (2015), the relationships between shared variances among constructs and AVE

values are compared. Table 4 depicts that all construct supports the discriminant validity, and the constructs are less than the square roots of AVE values.

Table 4

Depict discriminant validity by the Fornel-Lacker criterion

Construct	RA	OB	SLA	OPT	INN	DIS	BI	INS
Relative advantage	.898							
Observability	.390***	.958						
Structural assurance	.435***	.384***	.952					
Optimism towards technology	.317***	.277***	.512***	.991				
Innovativeness	.462***	.307***	.505***	.610***	.969			
Discomfort	-.0050	-.0065*	.144*	.049	.080	.928		
Behavioural intention	.536***	.366***	.414***	.420***	.480***	-.0017	.967	
Insecurity	-.0204**	-.0122*	-.168	-.158**	-.200***	.182**	-.240***	.977

Additionally, the results of the heterotrait-monotrait (HTMT) analyses (see Table 5) showed values ranging from 0.088 to 0.503, which was below the recommended thresholds of 0.90 and 0.85 (van der Vaart, 2021). As such discriminant validity was supported between all constructs reliability, convergent and discriminant validity were acceptable.

Table 5

Heterotrait-Monotrait (HTMT) analyses

Construct	RA	OB	SLA	OPT	INN	DIS	BI	INS
Relative advantage								
Observability	.0377							
Structural assurance	0.447	0.379						
Optimism towards technology	.0320	0.274	0.503					
Innovativeness	0.465	0.306	0.501	0.604				
Discomfort	0.0005	0.069	0.151	0.054	0.088			
Behavioural intention	0.531	0.363	0.405	.0414	0.471	0.013		
Insecurity	0.201	0.122	0.171	0.156	0.199	0.176	0.241	

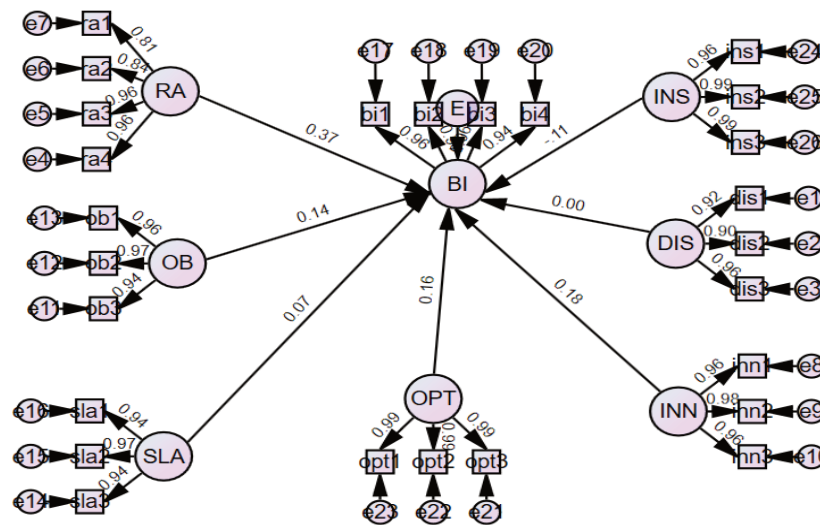
Assessing of Structural Fit of the Model

Based on the values of the model fit indices and residual value shown in Table 2, the results of the structural model (as displayed in Figure 1) indicate that our model is an acceptable fit. The main factor to consider when evaluating a structural model is the variance explained by Boomsma (2000).

The model has a coefficient of determination or variance extracted (R^2) of 0.41. This means that the selected exogenous variables can account for 41.1% of the changes in the dependent variable (BI).

Figure 1

Final structural model developed for the study



The study found that adopting digital banking as a preferred mode over physical banks is positively influenced by relative advantage ($\beta = ,328$; $t = 6,080$; p -value = 0,0001), observability ($\beta = 0,117$; $t = 2,366$; p -value = 0,019), optimism towards technology ($\beta = 0,143$; $t = 2,482$; p -value = 0,013), and innovativeness ($\beta = 0,158$; $t = 2,593$; p -value = 0,010). However, structural assurance ($\beta = 0,058$; $t = 1,003$; p -value = 0,316) and discomfort ($\beta = -0,04$; $t = -0,085$; p -value = 0,931) do not significantly impact this behavioural intention. Additionally, insecurity ($\beta = -0,94$; $t = -2,064$; p -value = 0,039) hurts the intention to adopt digital banking. These findings are based on standardised estimates, t-statistics, and P-values shown in Table 6.

Table 6

Structural path analysis result

Hypothesis	Relationship	Estimate	SE	CR	p -value	Findings
H1	Behavioural intention<--Relative advantage	0.328	.050	6.080	***	Supported
H2	Behavioural intention<--Observability	0.117	0.047	2.346	0.019	Supported
H3	Behavioural intention<--Structural assurance	0.058	0.046	1.003	0.316	Not Supported
H4	Behavioural intention<--Optimism towards technology	0.143	0.050	2.482	0.013	Supported
H5	Behavioural intention<-- Innovativeness	0.158	0.066	2.593	***	Supported
H6	Behavioural intention<--Insecurity	-0.094	0.039	-2.064	0.039	Supported
H7	Behavioural intention<--Discomfort	-0.004	0.026	-0.085	0.932	Not Supported

Notes: *** p -value < 0.01; ** p -value < 0.05; * p -value < 0.10

5. DISCUSSION

The study reveals that consumers exhibiting insecure behaviours are less likely to use digital banking. The research indicates that when digital banking and online transactions compromise their safety, consumers perceive a higher risk, increasing discomfort. As per the study's findings, insecurity can negatively impact the adoption of innovative technologies, consistent with previous research (Adiyarta et al., 2018; Sarkar et al., 2020).

According to a recent study, more innovative people tend to have a greater interest in using digital banking services. This finding aligns with previous research on adopting innovative technologies (Wiese & Humbani, 2020; Simarmata & Hia, 2020). Among the factors considered in the study, innovativeness was the most vital driver of digital banking adoption. This suggests that a person's level of innovativeness significantly impacts their willingness to use digital banking. Essentially, more innovative people feel more comfortable using self-service technologies without apprehension. Similarly, optimism towards technology significantly influences one's intention to use digital banking. This is consistent with previous research conducted by Shim et al. (2020), and Chan & Petrikat (2022) claim that optimistic individuals perceive digital banking as a positive solution to banking challenges. In addition, it affects their intention to use or continue use.

Bank consumers generally have a positive outlook toward new technology, seeing it as a convenient (Martínez-Navalón et al., 2023), flexible (Windasari et al., 2022), and efficient (Lai & Lee, 2020) way to access banking products and services anywhere, anytime (OECD, 2020). South African banks must understand the importance of adopting digital banking technology for various reasons. Relative advantage has higher predicted power as compared to other variables. The findings of this study align with those of previous research conducted by (AbuAkel & Brahim, 2023). Both studies demonstrate that having a relative advantage influences the consumer's intention to use digital banking and impacts their tendency to utilise digital banking channels. Additionally, digital banking assists consumers in managing their finances by enabling them to regulate the inflow and outflow of funds effectively and efficiently (Magotra et al., 2019 & Hakimi et al., 2023).

Furthermore, Studies show that observability plays a significant role in determining whether people are likely to adopt digital banking. This result aligned with previous researchers (Anh, 2023; Bakr et al., 2017). Observability refers to the ability to see the benefits of digital banking, such as accessing transactions quickly and easily from anywhere (Magotra et al., 2019). Consumers find digital banking a convenient and effective way to manage their finances, as it is available around the clock (24/7). Additionally, consumers are more likely to adopt digital banking when they see their friends, family, and peers using it safely and securely without worrying about bank closure time.

6. CONCLUSION AND CONTRIBUTION

The World Bank research indicates that digital banking is becoming increasingly popular in emerging countries (Jeník et al., 2020). For this reason, this study investigates how customers' perceptions and personalities influence the adoption of digital banking in South Africa. The results suggest that relative advantage, observability, structural assurance, optimism towards technology towards technology, innovativeness, discomfort, and insecurity can elucidate 41.1% of the variation in customer behavioural intention to use digital banking services. By understanding the personality traits influencing digital banking services adoption, banks can take appropriate measures to enhance its acceptance and ensure widespread adoption. Additionally, digital banking providers should consider facilitating the development of strategies to promote self-service technology and encourage non-users to embrace digital services.

This study applied a quantitative methodology. Future research can employ other methodologies, e.g., qualitative or mixed-method approaches, to illustrate the consumer behavioural intention to adopt digital banking. The participant's responses were through a snowball sample from the South African population. Therefore, it would be imprudent to generalise the findings to the entire emerging countries. Future research should focus on other emerging African countries to highlight the dissimilarities and similarities in how customers' perceptions and personalities influence the adoption of digital banking. The researcher acknowledges the limitations of the

study. The researcher selectively employed specific antecedents (IDT, TT, and TRI) to predict customer behaviour pertaining to the adoption or continued usage of digital banking services. Therefore, while the study provides valuable insights, its results should be interpreted cautiously and not broadly generalised.

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Bringing Children into the Sociology of Consumption: A Symbolic Consumption Perspective

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ABSTRACT

This article explores children's consumption practices from a sociology of consumption perspective. The aim is to discover whether South African children, in their consumption of clothing, engage in symbolic consumption and to identify the ways in which they do so. Existing studies on children and symbolic consumption have largely excluded African children, hence this study represents an attempt to include their voices in the conceptualisation of childhood consumer behaviour. Data were collected through a survey of 192 children aged 10–14, using a questionnaire developed from the literature on symbolic consumption. The article presents the design and implementation of a quantitative empirical study into children's engagement in symbolic consumption. Exploratory factor analysis (EFA) was used to tease out the factors representing the ways in which children engage in symbolic consumption, while confirmatory factor analysis was used to verify the factor structure and test whether the data fit the model. The EFA revealed four factors that represent the ways in which children engage in symbolic consumption: identity, affiliation, perception, and image. The findings reveal that children use their clothing to create their individual identities, fit in with social groups, draw inferences about others through their clothing, and as a yardstick to gauge social image. This research furthers the enquiry into children as consumers while addressing the paucity of research related to African child consumers. The results of the study have implications for marketing practitioners, while also providing directions for future research.

JEL classification: M00, M3, M31

Keywords: child consumer, consumer culture, sociology of consumption, emerging markets, symbolic consumption.

1. INTRODUCTION

The active role of children as consumers has received considerable research attention due to their increased participation in consumer spaces (Sigirci, Gegez, Aytimur, & Gegez, 2022; Lapierre, 2019; Šramová, 2017). This heightened interest has been inspired by children becoming a lucrative, independent consumer market, their ability to influence family decision-making, and children serving as an avenue to access adult consumers (Bertol et al., 2017; Buckingham & Tingstad, 2017; Chaudhury & Hyman, 2019). Consequently, children's consumer behaviour has experienced heightened multidisciplinary interest (Šramová, 2017). This multidisciplinary approach to understanding consumer behaviour paved the way for the "sociology of consumption" – a subfield of sociology that examines the ways in which individuals and groups use and interpret goods and services in their daily lives (Evans, 2019). However, the sociology of consumption pays relatively little interest to children (Martens et al., 2004). This is despite the new sociology of childhood demanding that children should be researched as social actors, who should be afforded a more direct voice in the production of sociological data as it relates to their consumer behaviour (Mingazova, 2018). Marketers cannot understand child consumers through the lens of adult consumer behaviour, as children have their own specific needs, values, and attitudes (Šramová, 2017). As the interest in young consumers and the child market grows, it is imperative for marketers to understand the contextual influences on the consumption practices of children (Watkins et al., 2017). The aim of this study is to bring South African children into the sociology of consumption, by interrogating and understanding the ways in which they engage in symbolic consumption.

Symbolic consumption is premised on the notion that consumption goes beyond the utilitarian and functional aspects of goods and services, to emphasise the cultural and social meanings they represent (John & Chaplin, 2019; Luna-Cortés, 2017). Children's understanding of the social value of consumption and the symbolism attached to consumption objects, gives them knowledge that allows them to form impressions of others, express themselves and play a social role through consumption (John & Chaplin, 2022). The study seeks to discover how South African children use the symbolic properties of clothing in their everyday consumption practices. Do South African children engage in symbolic consumption, and if so, how? In today's appearance-oriented consumer culture, children's consumption of fashion has become an important research field (Aberg & Huvila, 2019). For children, clothing is a central part of how and why they consume (Piacentini, 2010). For them, clothing and identity are intimately linked (Twigg, 2015). Children use clothes to define who they are and to communicate their identity to those around them. Clothing is an essential social tool in the lives of children, with clothes being seen as a way for them to survive in their social worlds (Piacentini, 2010). Clothing is an important symbolic resource for children, which helps them mark out their social position in terms of economic, social, and cultural capital (Piacentini and Mailer, 2004). A secondary objective of the study is to determine whether demographic differences such as such as age, gender and socioeconomic status play a role in children's symbolic consumption behaviour. Studies on symbolic consumption often consider the socio-demographic influences on consumption (Gbadamosi, 2015; Luna-Cortes, 2017).

This research is necessary for two primary reasons. Firstly, studies on the sociology of consumption and symbolic consumption are largely silent on African children, with most studies on child consumer behaviour having been conducted in Western societies (Senooane & Phiri, 2020). Consequently, much of the conceptualisations of child consumers are informed by Western knowledge. According to Eckhardt et al. (2022), there is a need for an epistemic shift in our marketing understanding, which requires an interrogation of the dominant Eurocentric perspective. Given the socioeconomic and cultural differences between Africa and the societies in which consumer culture studies have been conducted, research on African children is warranted.

According to Burgess and Malhorta (2020), the socioeconomic and cultural contexts of emerging markets are markedly different from those of high-income countries, making it imperative to conduct research in the former contexts. Secondly, Africa is one of the fastest-growing consumer markets in the world (Nel, 2022; Signé, 2018). A crucial megatrend observed in the consumer marketplace is the increasing importance of African and Indian Ocean Rim markets (Burgess & Malhorta, 2020). Despite these pointers, Africa is still an under-researched and under-explored market for consumer scientists (de Kock et al., 2022), hence the need for indigenous marketing scholars to contribute to the progression of marketing science and practice (Agarwal & Malhotra, 2019; Burgess & Malhorta, 2020). Child consumer research in an African context can provide valuable insights into this unique demographic and inform the development of effective marketing strategies.

2. LITERATURE REVIEW

Consumption is one of the central tenets of modern society (Roach et al., 2019). Modern conceptions of consumption recognise that it is not merely about the processes by which people use goods and services to satisfy wants and needs but is deeply intertwined with broader social and economic structures (Klinenberg et al., 2020). Consumption is a multifaceted and complex phenomenon that has enjoyed sustained academic interest from multiple disciplines, including economics, sociology, and marketing (Firat et al., 2013; Mingazova, 2018). The study of consumption from the fields of sociology and consumer behaviour gave birth to the *sociology of consumption*. This is a subfield of sociology which explores how people's consumption patterns are shaped by social, cultural, economic, and political factors (Evans, 2019; Warde, 2015). The sociology of consumption is important to marketers because multidisciplinary approaches to the study of consumption provide a more nuanced understanding of consumer behaviour (Byrne, 2020).

2.1. The Sociology of Consumption

Consumerism as a dominant way of life was one of the hallmarks of the 20th century (Miller, 2017). Contemporary society has become a consumerist culture, where social life operates in the sphere of consumption, and consumption is central to the practices of everyday life (Paterson, 2017; Roach et al., 2019). The centrality of consumption sparked research from scholars in the fields of sociology, anthropology, economics, and cultural and business studies (Mingazova, 2018; Šramová, 2017). This gave rise to the sociology of consumption. The sociology of consumption examines how larger social and cultural factors such as socioeconomic class, gender, and ethnicity, affect and reflect symbolic consumption practices. It challenges the individualistic assumptions about consumption, emphasising the social nature thereof (Klinenberg et al., 2020). In addition, it considers how consumption can either reinforce or challenge power relations and social inequalities (Tach & Amorim, 2015). The sociology of consumption assumes that there are three fundamental dimensions to consumption: *acquisition* (i.e., the ways in which people exchange, access, and experience the goods and services they consume); *appropriation* (i.e., how commodities assume meaning and are incorporated into someone's everyday life) and *appreciation* (i.e., the ways in which people derive pleasure from consumption) (Evans, 2019; Warde, 2015). In the past two decades, a key insight from the sociology of consumption has been that most consumption is undertaken to “accomplish everyday life” (Klinenberg et al., 2020). This quotidian centrality of consumption is what has driven scholarly interest. Understanding the drivers of consumer culture is key to gaining insight into consumer behaviour and societal dynamics (Firat et al., 2013).

2.2. Symbolic Consumption

Historical references to symbolic consumption began to appear in the literature towards the end of the 19th and beginning of the 20th century. The study of the concept as a marketing variable, however, only began in earnest in the mid-20th century (Luna-Cortés, 2017). This shift was precipitated by the recognition that goods have symbolic significance (Roach et al., 2019; Warde 2015). The concept of symbolic consumption is premised on the notion that people consume for reasons that go beyond functionality, but rather, that products and brands have significant meanings that consumers can utilise in their cultural ecosystem (Prónay & Hetesi, 2016). Product choices are not made based solely on the utilitarian capabilities of the products, but also on the symbolic meanings inherent in them. In a consumer society, where society is organised around the consumption and display of commodities, people gain “prestige, identity and standing” from the goods they consume (Firat et al., 2013). A variety of authors have attempted to define symbolic consumption – see Table 1 for some of the definitions that inform much of the research on symbolic consumption.

Table 1
Definitions of Symbolic Consumption

Author(s)	Year	Definition of Symbolic Consumption
Belk et al.	1984	“Tendency of some buyers to add meaning to the products they acquire”
Ger and Belk	1996	“Acquisition and possession of goods as a communicative act that is crucial to an individual identity construction”
McAlister and Cornwell	2010	“A child’s ability to make judgments about the ways in which brands are used to symbolise user imagery and product qualities”
Park et al.	2010	“Intention to project status, feeling of belonging or self-worth through the consumption of goods and services that transmit symbolic values”
Lloyd Parkes and Doherty	2012	“Consumption symbolism is the understanding of meanings attached to the ownership of brands or products and is a significant aspect of the consumer socialisation process of children”.
Luna-Cortés	2017	“The acquisition, creation, preservation, and presentation of our existential identity through consumption”

Source: created by authors.

Many of the definitions include three variables in their description of symbolic consumption: (i) consumer identity, (ii) the meaning of products in society, and (iii) the role of goods in human relations. These variables suggest that people use consumer goods in a variety of ways. First, goods are used as materials to create, foster, and develop individual identity (Joy & Li, 2012; Roach et al., 2019). The symbolic meaning of goods is thus adopted for use as an outward expression of an individual’s self-concept. Second, people consume goods to reflect their affiliation with or connection to, particular social groups (Warde, 2015). As such, consumption becomes an important element for participating in social life, and improving one’s social relations (Firat et al., 2013). Third, consumption is used to signify social distinction, with people drawing on economic, social, and cultural capital to compete for status, in what is referred to as symbolic capital (Piacentini & Mailer, 2004). Ultimately, symbolic consumption represents how our behaviour, as consumers, reveals something about ourselves, where we fit in and how we distinguish ourselves from others (Roach et al., 2019).

2.3. Symbolic Consumption in Child Consumers

Studies on children's engagement in consumer culture have shown that, from birth, they are immersed in a consumer culture that affects all aspects of their daily lives, including their social interactions (Hémar-Nicolas & Rodhain, 2017). As they grow up, children begin to understand the social aspects of products and the symbolism attached to consumption objects (John & Chaplin, 2022). Children learn about consumption symbols between early and middle childhood, and by late childhood (ages 10–11) they have a deep understanding of the social meanings associated with certain products and brands (John & Chaplin, 2019). This means they start to understand that certain products or brands are associated with particular meanings or values. For example, a child might learn that a certain brand of sneakers is associated with athleticism and popularity, while another is associated with environmentalism or social responsibility. Children may also begin to understand that certain products are associated with particular social groups or lifestyles. Just as adults use the symbolic properties of commodities, so children do the same. Children may engage in symbolic consumption in the following ways:

Identity and Self-concept: The sociologist Anthony Giddens (as cited in Soron, 2010) once argued that, in today's world, consumption choices are increasingly “decisions not only about how to act but who to be”. This means that most consumption choices are about identity and self-concept (Rodhain & Aurier, 2016). Children can use products and brands to define who they are and who they want to be. Between early childhood and adolescence, major changes occur in children's representation of their self-concepts. First, as they grow older, they begin to conceptualise the ‘self’ in less concrete terms (“I have black hair”) and gravitate towards more abstract terms (“I am active”). Growing up, they begin to develop more complex conceptualisations of products and brands and start to incorporate more brands into their self-concepts (Chaplin & Lowrey, 2010). Second, as they become older, they begin to appreciate that there are a variety of ways to communicate who they are and what they value. Consequently, they begin to understand that what they say, do and own, says a lot about who they are. Possessions can become part of a child's self-concept and can be used to “symbolise [their] personality, interests, heritage, and group membership” (John & Chaplin, 2019). As such, children can use possessions to communicate their self-concept to themselves (‘self-signalling’) or others (‘others-signalling’).

Social Group Affiliation: For consumption to be meaningful, social interaction is required. Material objects can help to define roles and behaviours for specific cultures, act as agents for in-and out-group formation, and serve as a means of communicating interpersonal roles (Rodhain & Aurier, 2016). Children may use consumption to identify with particular groups or cultures (Nairn & Spotswood, 2015). For example, a child may desire a specific brand of clothing or toy because it is associated with a certain social group, or because it is perceived as being popular or trendy. The consumption of such products can provide a sense of belonging and acceptance among peers and may help children establish their own identity within their social circle. In addition, children learn much of the symbolic meanings of goods from their peers (Elloit & Leonard, 2004). This influence is particularly heightened in relation to symbolic goods such as clothing and fashion items (Rodhain & Aurier, 2016). Studies have demonstrated the relationship between peer influence and symbolic consumption: as Hémar-Nicolas and Rodhain (2017) found, children actively use branding to fuel peer culture.

Social Status Evaluation: By the ages of 10–11, children have a well-established sense of the social meanings associated with certain products (Rodhain & Aurier, 2016). They make assumptions about others, based on the products and brands those people own (Chaplin & Lowrey, 2010; Elloit & Leonard, 2004). For example, in their analysis of extant research on children's symbolic consumption, Chaplin and Lowrey (2010) found that between pre-school and second grade, children make inferences about people based on concrete cues about the products they own, and by third grade, they start showing signs of understanding brand symbolism. Similarly,

Piacentini and Mailer (2004) found that children use clothing to make value judgements about others. The same author found that children use clothing to create first impressions about others, with branded and non-branded clothing being used to make inferences about socioeconomic status. Thus, children engage in symbolic consumption by using clothes as a gauge of people's social status (Piacentini, 2010; Twigg, 2015).

2.4. Research on Children and Symbolic Consumption

Marketing and sociology scholars have long recognised that there are symbolic meanings embedded in consumer goods. The earliest studies on child consumers and symbolic consumption were concerned with children's recognition of consumption symbolism (Belk et al., 1982; Belk et al., 1984). For instance, Belk et al. (1982) compared the abilities of children in four age groups to assign a variety of homes and cars to the type of people who own them and concluded that the recognition of symbolic consumption began in grade school. Many of the initial studies were underpinned by developmental theories which posit that chronological age is the basis for the development of consumer behaviour (Nairn et al., 2008). Subsequent studies began to focus on the influence of brands on children's symbolic consumption (Achereiner & John, 2003; Elliot & Leonard, 2004) while others considered individual differences in children's social development (Hogg et al., 2009; McAlister & Cornwell, 2010). For example, Piacentini and Mailer (2004) found that children use branded clothing to manage first impressions and signal their belonging to groups of people who wear the same branded sneakers. Later studies began to recognise the limitations of developmental theories in understanding child consumers and adopted socio-ecological approaches (Nairn et al., 2008; Nairn & Spotswood, 2015). For instance, Nairn and Spotswood (2015) found that children develop three skills during the consumption process, namely, "social consumption recognition", "social consumption performance" and "social consumption communication". It is upon these most recent studies that the current investigation is premised. Table 2 summarises some of the seminal research on children and symbolic consumption.

Table 2
Research on Children and Symbolic Consumption

Author(s)	Cohort	Methodology	Findings
Belk et al. (1982)	Children (4–14)	Stimulus presentation of photographs	“The ability to recognize the social implications of consumption choices is minimal among pre-schoolers, significant by second grade, and almost fully developed by sixth grade”
Belk et al. (1984)	Tweens (10–12)	Interviews and product exhibits	Children’s ability to recognise the symbolic meanings associated with products varies depending on age, gender, and socioeconomic status
Piacentini and Mailer (2004)	Teenagers	Individual interviews	Clothing choices are bound to the self-concept and are used as a means of self-expression and judging others
Elliot and Leonard (2004)	Children (8–12)	Projective methods	Children form stereotypes about people based on whether they wear expensive/branded trainers or unbranded/inexpensive ones. Children want to own the same trainers as their peers, to fit in, be accepted and not be regarded as coming from a poor home
Nairn et al. (2008)	Tweens (7–11)	Group discussions and a novel cork-board sorting exercise	“Children use brand symbols in their everyday lives [through] their fluid interpretations of ‘cool’ in relation to brand symbols, and the constitution of gender in children’s talk about iconic brands”
Lloyd Parkes and Doherty (2012)	Tweens (11–14)	Online questionnaires and projective techniques	Tweens use brands to project a self-concept
Nairn and Spotswood (2015)	Children (8–13)	Qualitative interviews and focus groups	Brands and clothes are consumed for the socially sanctioned objective of achieving and maintaining a place in the social peer hierarchy
Rodhain and Aurier (2016)	Tweens (10–11)	Individual interviews and focus groups	Social interactions with parents, peers and teachers play a significant role in the child–brand relationship
Hémar-Nicolas and Rodhain (2017)	Tweens (10–11)	Ethnography	Children actively use brands to fuel peer culture, with brands being used as criteria for inclusion in, and exclusion from, peer groups
Watkins et al. (2017)	Pre-schoolers	Flashcards and interviews	“Brand symbolism understanding starts as early as two years, and increases with age throughout the pre-school years”

Source: created by authors.

Symbolic consumption can have both positive and negative effects on children. On the one hand, it can help them to fit in with their peers, to express themselves and feel a sense of belonging. On the other hand, it can contribute to social inequality, materialism, and the pressure to conform to certain norms and standards. As such, it is necessary for marketers, researchers, and theorists alike to understand how children engage in symbolic consumption. Knowledge of the ways in which young African consumers recognise and engage in symbolic consumption is important for marketers seeking to formulate communication strategies that are relevant to them, and not just an extension of marketing communications aimed at Western child consumers.

3. METHODOLOGY

The main objective of this study was to bring South African children into the sociology of consumption by identifying the ways in which they engage in symbolic consumption. A secondary objective was to understand the socio-demographic differences between the children regarding their symbolic consumption behaviour. Many of the studies that investigate symbolic consumption in children have adopted a qualitative approach. As such, this quantitative study attempts to provide objective empirical support to the study of children's engagement with symbolic consumption. Data were collected through a self-administered, individual questionnaire involving schoolchildren in South Africa. Schools were selected as research sites, as they allow access to many children at once, and are places where children interact with their peers and engage in consumption. Schools play a significant role in the interpersonal relationships between children (Nairn et al., 2008). They are a privileged field of observation, as they allow children to be studied in their daily environment where they can express themselves freely (Rodhain & Aurier, 2016). Ethical approval was received from each of the participating schools, after which the relevant parents were asked to sign consent forms for their children to participate in the study. Once parental consent had been granted, the children were presented with assent forms, indicating that they agreed to participate in the study. The child respondents were informed that their participation in the study was completely voluntary and that they could withdraw at any time.

3.1. Sample

Data for the study were drawn from a quantitative, exploratory survey of schoolchildren in Gauteng, South Africa. One hundred and ninety-two ($n = 192$) children aged 10–14 ($M = 11.40$, $SD = 1.31$) from 5 schools, participated in the study. Many of the schools approached to participate in the study declined, hence the low number of schools. In addition, the small sample size was a result of the reality that conducting research with children requires numerous levels of consent, which negatively affects sample sizes. Prior research has shown that an increase in the number of permissions required results in a decrease in the number of respondents (Gross-Manos et al., 2021). In addition, convenience sampling was used to select the respondents, as the study included all the children whose parents had given their consent, and who themselves assented to participate. The demographic characteristics of the sample were also considered. According to Belk et al. (1984), the main determinants of consumption symbolism recognition are age, gender, and social class. Table 3 presents the demographic profile of the sample. Girls made up 64% of the respondents, and boys 36%. The results revealed that most of the respondents were black (72%), followed by white (12%), coloured (10%) and Indian (6%). While these figures are skewed in favour of one race, they are consistent with the racial make-up of this country. Most of the children in the schools involved in the study were black hence the skewness. The 10- and 11-year-olds represented the largest groups, and the 14-year-olds the smallest group. The mean score for age ($M = 11.730$) indicated that the average age of the respondents was 12, which is acceptable for a study on the tween cohort. The last demographic considered was socioeconomic class. The Bureau of Marketing Research determined that there are seven income classifications of South African consumers, ranging from lowest class to affluent (BusinessTech, 2016). The rest of the classes are reflected in table 3. For this study socioeconomic class was estimated based on the location of the school. Schools from different socioeconomic brackets were selected, to reflect the economic make-up of the province in which the data were collected. Schools were chosen to maintain an approximate balance of the different classes. None of the schools were in chronically poor or affluent places hence these two classes were left out. The demographic profile of the respondents is represented in Table 3.

Table 3
Demographic Profile

Sample Characteristics	Demographic	N	%
Gender	Female	122	64.1
	Male	69	35.9
Age	10 years	49	25.5
	11 years	50	26.0
	12 years	32	16.7
	13 years	45	23.4
Race	14 years	16	8.3
	Black	138	71.9
	White	23	12.0
	Indian	19	9.9
	Coloured	12	6.3
Socioeconomic Class	Upper-middle class	45	23.4
	Lower-middle class	38	19.8
	Emerging middle class	44	22.9
	Low emerging middle	33	17.2
	Second-lowest class	32	16.7

Source: created by authors.

3.2. Measures

A review of the studies on children's symbolic consumption determined that clothing and brands were the two most researched aspects (Lloyd Parkes & Doherty, 2012; Nairn et al., 2008; Nikcovic et al., 2019; Piacentini & Mailer, 2004). As such, the current study developed a questionnaire based on children's clothing consumption. Clothing consumption is important in symbolic consumption research because in children, clothing is a social tool that is bound to the self-concept, used as a means of self-expression, and used to judge people and situations (Piacentini, 2010). The research instrument used in this study was developed by the researchers, based on the literature review. Given that most related studies adopted qualitative methodologies, no scales were found (at the time of the study) that had been tested and validated to measure symbolic consumption in children. The questions were designed to measure three aspects of symbolic consumption discussed in the literature, namely self-identity, social group affiliation and consumption recognition. According to Sharma (2022) a good questionnaire should have 25-30 questions. Given that this research involved children, half the recommended number was used. The 15-item forced four-point Likert scale included four response categories, namely "No, not at all", "No, not really", "Yes, a little" and "Yes, very much". The number of items was selected based on the researcher's discretion to limit the time the children would take to answer the questions. Self-identity was measured using five items (example: "I show people who I am with my clothes"); social group affiliation was measured with five items (example: "I buy the same sneakers as my race") and consumption recognition was measured with five items (example: "People show who they are with their clothes"). A forced four-point scale was used because a systematic review of research into children revealed that four-point Likert scales yielded some of the most valid results (Coombes et al., 2021). To measure internal consistency, Cronbach's

alpha was computed for the 15 items in the questionnaire, using SPSS 28. The composite scale met the minimum threshold of 0.7 with a Cronbach's alpha value of 0.742. According to Ab Hamid et al. (2017), Cronbach's alpha values between 0.60 and 0.70 are acceptable in exploratory research. Thus, the questionnaire was deemed reliable.

4. RESULTS AND FINDINGS

4.1 Data Analysis

Data for the study were analysed using the Statistical Package for Social Sciences (SPSS) 28. Exploratory factor analysis (EFA) was used to identify the underlying structures in the data and assess construct validity. The suitability of the dataset for EFA was examined using the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's Test of Sphericity. Overall KMO values $\geq .70$ are desired, while a significant value (>0.05) is required for Bartlett's test (Hair et al., 2019; Watkins, 2018). A KMO value of 0.744 was found, which falls within the acceptable level, while Bartlett's test rendered a significant value ($p = .001$), indicating sufficient correlations among the indicators to proceed to EFA. Principal component analysis (PCA) with Promax rotation was employed to uncover the latent variables and estimate the number of factors (Watkins, 2018). Only factors with Eigenvalues >1 and factor loadings >0.4 were retained. Factor loadings are sensitive to sample size; hence a higher cut-off point is needed for sample sizes smaller than 300 (Retief et al., 2022). Three of the items were discarded due to low factor loadings. According to Ab Hamid et al. (2017), factor loadings <0.40 should always be removed. Contrary to the measurement model, four factors were retained after the EFA. These factors, with three items each, were named *Perception*, *Image*, *Affiliation*, and *Identity*. Table 4 presents the four factors with their factor loadings, Eigenvalues, variance explained, and descriptive statistics.

Table 4
Factor Analysis Symbolic Consumption

Factor Structure	Factor Loading	Eigenvalue	Variance Explained	Mean	Std. dev
Factor 1: Perception		3.194	26.618		
Clothes show whether cool or not	.807			2.89	1.060
Clothes show whether rich or poor	.729			2.54	1.210
Clothes show whether popular or not	.430			2.51	1.049
Factor 2: Image		1.459	12.155		
Some clothes make you cooler	.757			2.76	1.016
Some brands make you more popular	.730			2.82	1.122
Some brands make you look cooler	.625			3.05	0.967
Factor 3: Affiliation		1.223	10.188		
Buy same sneakers as classmates	.768			1.90	1.016
Buy same sneakers as race	.676			2.04	1.038
Wear same brand as my friends	.446			2.21	1.112
Factor 4: Identity		1.144	9.535		
Can tell what kind of person by clothes	.726			2.39	1.057
Show people who I am with my clothes	.668			2.33	1.132
People show who they are with their clothes	.532			3.34	0.829
Extraction method: Principal component analysis					
Rotation method: Promax with Kaiser Normalisationa					

Source: created by authors.

The Cronbach's alpha values for factors 1, 2, 3 and 4 were 0.631, 0.573, 0.623 and 0.556 respectively. While these values were weak, they could be provisionally accepted, as the study was exploratory, and the scale used had never been validated before. According to Taber (2018), alpha values for individual constructs may be weak, even though the overall scale is reliable due, to the small number of observed variables. Convergent validity was assessed by evaluating whether the multiple indicators of each construct were in agreement. This was done by inspecting the factor loadings for each of the indicators, composite reliability (CR) and average variance extracted (AVE). Values of $CR \geq 0.6$ and $AVE \geq 0.5$ are considered acceptable (Noor et al., 2015), yet some authors agree that if the AVE is <0.5 but the construct reliability is >0.6 , then the scale is acceptable (Pervan et al., 2017; Suprpto et al., 2020). The composite reliability values for each of the factors were as follows: Image (0.750), Affiliation (0.671), Perception (0.703) and Identity (0.608). The AVE values for each of the constructs were: Image (0.501), Affiliation (0.419), Perception (0.456) and Identity (0.419). When taken together with the values for composite reliability (all >0.6), it can be concluded that discriminant validity was obtained. The results therefore revealed an acceptable level of construct validity and internal consistency for the questionnaire.

4.2. Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) was adopted for testing the proposed structural model, using estimation through the Maximum Likelihood method on SPSS AMOS 28. CFA with four latent constructs was specified for the analysis. First a test of normality was performed, considering skewness and kurtosis values. Skewness values between -10 and 10 indicate that the data are symmetrical, while kurtosis values between -2 and $+2$ are considered acceptable to prove normal univariate distribution (Collier, 2020; Hair et al., 2019). The four factors revealed the following values: Image ($s = -0.386$, $k = -0.758$), Affiliation ($s = 0.035$, $k = -0.797$), Perception ($s = -0.226$, $k = -0.782$) and Identity ($s = -0.148$, $k = -0.898$). Since all these were within acceptable ranges (suggesting normal distribution of the data), CFA was appropriate. For construct validity, several goodness-of-fit indices were inspected. The adjustment indexes considered were the Chi-square ratio to the degrees of freedom (χ^2/df), Goodness of Fit Index (GFI), Comparative Fit Index (CFI), Adjusted Goodness-of-Fit Index (AGFI), Root Mean Square Error of Approximation (RMSEA), PCLOSE, and Tucker-Lewis Index (TLI). The proposed structural model was tested and revealed the following indexes: $\chi^2/df = 1.492$ ($p < 0.015$), GFI = 0.944, CFI = 0.920, AGFI = 0.908, RMSEA = 0.541, PCLOSE = 0.456 and TLI = 0.890, with a 95% confidence interval. Some indices revealed values below the recommended thresholds. An initial test of the model revealed that two of the measured variables had standardised regression weights that were below the acceptable level (ID3, 0.22 and A2, 0.34), hence they were deleted. The structural model was left with ten measured variables, and the new model was then tested. Table 5 indicates the goodness-of-fit measures for the new model and their thresholds.

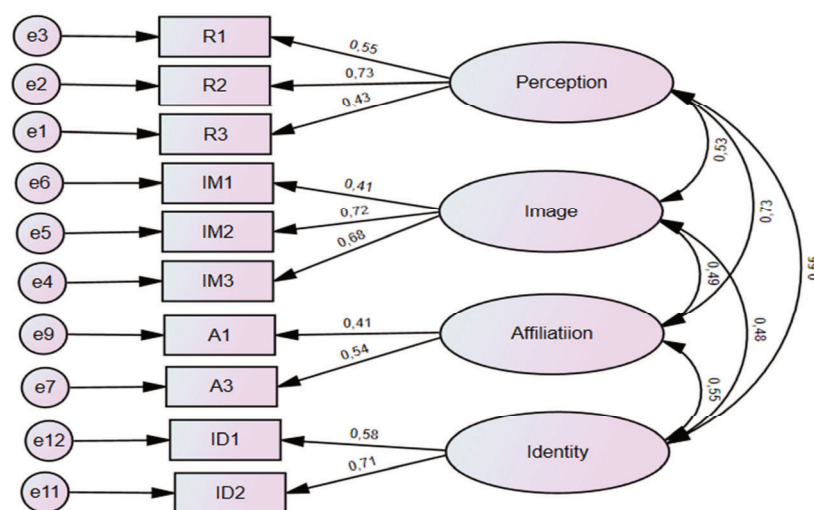
Table 5
Model Fit Indices

Measure	Threshold	Indices for Model	Comment
Cmin/df	<5.0	1.315	Acceptable
χ^2 <i>p</i> -value	>0.05	0.248	Acceptable
GFI	>0.9	0.961	Acceptable
CFI	>0.9	0.965	Acceptable
AGFI	>0.9	0.927	Acceptable
RMSEA	<0.08	0.041	Acceptable
PCLOSE	>0.05	0.648	Acceptable
TLI	>0.9	0.946	Acceptable

χ^2 , chi square; df, degrees of freedom; CFI, Comparative Fit Index; AGFI, Adjusted Goodness-of-Fit Index, RMSEA, Root Mean Square Error of Approximation; TLI, Tucker–Lewis index; NFI, Normed Fit Index.

The proposed structural model with the two deleted variables was tested and revealed the following indices: $\chi^2/df = 1.315$ ($p < 0.015$), GFI = 0.961, CFI = 0.965, AGFI = 0.927, RMSEA = 0.041, PCLOSE = 0.648 and TLI = 0.946, with a 95% confidence interval. A statistically non-significant value for the Chi square indicates a good model (Schünke et al., 2022). The results were acceptable, since all the measures were above the recommended thresholds. The standardised regression weights for each of the ten items in the subscales ranged between 0.41 and 0.73 (see Figure 1). While AMOS reports both standardised and unstandardised values of estimates, the current study only considered the standardised estimates. Discriminant validity – which assesses the extent to which each construct is different from another, or how the measurement model is free from redundant items (Ab Hamid, 2017; Noor et al., 2015) – was assessed by inspecting the intercorrelations between the constructs. Intercorrelations between the constructs were moderate, ranging between 0.48 and 0.73. There was a slightly high intercorrelation between Affiliation and Perception (0.73). Figure 1 offers a graphic representation of the standardised regression weights, as well as the intercorrelation values for all the constructs.

Figure 1
Standardised Regression Weights in a Confirmatory Factor Analysis



4.3. Demographics

The secondary objective of the study was to determine whether demographics play a role in children symbolic consumption behaviour. Studies on child consumer behaviour often consider the effect of demographics on children's consumption attitudes. According to Belk et al. (1984), the main determinants of consumption symbolism recognition are age, gender, and social class. The current study sought to discover whether these influenced children's symbolic consumption behaviour. The relationship between gender and the four constructs was measured using the independent samples t-test. Levene's Test for Equality of Variances was used to test for homogeneity of variance. From a young age, children are given symbolic items to categorise their sex e.g., dolls for girls and construction toys for boys, which effectually reinforces gender identity and behaviour from a young age (Nash & Sidhu, 2023). This gendered behaviour is often seen in clothing choices as well. The results for Perception, Image, Affiliation, and Identity ($\alpha = 0.385, 0.808, 0.469$ and 0.284 respectively) were above the recommended threshold ($p = .05$, Wang et al., 2017), therefore equal variances were assumed. An independent t-test was then performed on the data with a 95% confidence interval (CI) for the mean difference. There were no significant differences for the Perception, Image, and Identity constructs. For the Affiliation construct, there were significant differences ($t(df) = 2.039, p = .043$) in the mean scores, with the mean scores for boys ($M = 2.3913, SD = .74526$) being higher than those of girls ($M = 2.1707, SD = .06351$). This suggests that boys were more likely to engage in symbolic consumption for the sake of fitting in, than girls were.

Table 6

T-test for differences in means: Gender and symbolic consumption

Dimension	df	Mean Difference	t-score	p value	α
Image	190	.12666	1.075	.284	Non-Significant
Affiliation	190	.22057	2.039	.043*	Significant
Recognition	190	.05832	.485	.629	Non-Significant
Identity	190	.10510	.973	.332	Non-Significant

Note: * = significant at <0.05 level.

To compare the effect of age and socioeconomic status on engagement in symbolic consumption a one-way, between-subjects ANOVA was conducted. The test for homogeneity of variance was assessed using Levene's Test for Equality of Variances. For the age variable, the Levene's test statistics for Image, Affiliation, Recognition and Identity were 2.552, 1.177, 2.008 and 1.489 respectively while the significance results ($\alpha = .070, .332, .306$ and $.099$) were above the recommended threshold ($p = .05$, Wang et al., 2017); therefore, equal variances were assumed. These results indicate that the assumption of homogeneity of variance was not violated. The one-way ANOVA revealed that there were no statistically significant differences in the mean scores between the groups for each of the constructs ($\alpha = .261, .090, .549$ and $.647$). For the socioeconomic status variable, the Levene's test statistics for Image, Affiliation, and Identity were 1.138, 1.068, and 3.038 respectively while the significance results ($\alpha = .834, .374$, and $.146$) were above the recommended threshold ($p = .05$, Wang et al., 2017); therefore, equal variances were assumed. For the Recognition variable, Levene's statistic was 3.042 with a significance value of $.018$. As such, the assumption of variance was violated hence a one-way ANOVA was not conducted for this construct. For the Image, Affiliation, and Identity constructs, the one-way ANOVA revealed that there were no statistically significant differences in the mean scores between the groups for each of the constructs ($\alpha = .355, .194$ and $.304$). These results reveal that there were no age or socioeconomic differences in the responses of the children.

5. DISCUSSION

Ever since children have been recognised as a profitable target consumer group, marketing scholars have shown a substantial interest in them. The commercial media environment surrounding children today, has increased their purchasing power and their influence on household spending patterns (Sigirci et al., 2022). The fact that many children have their own financial resources, have the power to influence their parents' decisions, and are future consumers, has prompted practitioners to take a keen interest in them. However, African children are still missing from the discussion on child consumers. This study sought to give a glimpse into the minds of South African child consumers, by understanding the ways in which they engage in the symbolic consumption of clothing. More than the functional or practical purpose that they serve, consumer goods have symbolic meaning. While clothes may be used to keep people warm or comfortable, they can also be used as a marker of social position, sense of style or even political preference (Chiesa & Dekker, 2022). Thus, the current study used children's fashion consumption as a backdrop to identify the ways they engage in consumption symbolism. An EFA on the quantitative data revealed four factors that represent the four ways in which children engage in symbolic consumption. The results of this study indicated that South African children moderately engage in symbolic consumption in the following ways:

Perception: The first factor to be extracted, perception was made up of the variables 'clothes show whether cool or not', 'clothes show whether rich or poor' and 'clothes show whether popular or not'. This construct refers to how children perceive others, based on the latter's clothing choices. Clothing can provide information about one's social status, personality, and attractiveness (Nikcovic et al., 2019). Just like adults, children make assumption about others based on the type of products and brands those individuals own. The findings of this study were consistent with those of Piacentini and Mailer (2004), who reported that clothing is a useful aid for managing first impressions and plays a role in communicating something about one's social position. One of the child interview participants in a study by Rodhain and Aurier (2016) stated that his relationship with Nike gave him important status among his peers, and said he understood when his peers did not regard him highly whenever he was not wearing the brand. The results of the study thus confirm that South African children recognise that for them, clothing choices are distinctive, and reflect one's social position in terms of economic and cultural capital. Lastly, the results revealed that there were no demographic differences in the sample with regards to the perception construct. This suggests that children's consumer behaviour in South Africa may be largely homogenous.

Image: The second factor to be extracted, image, was made up of the variables 'some clothes make you cooler', 'some brands make you more popular' and 'some brands make you look cooler'. This construct refers to the way in which children perceive how owning certain clothing creates an image about who someone is. Physical appearance has always influenced impression formation and inferences, thus having a significant impact on the judgements that one makes about others (McDonal & Ma, 2015). For children, clothing is an important symbolic resource that can be used to mark one's social position (Piacentini, 2010). According to Gbadamosi (2015) symbolic consumption reflects how people use marketing transactions to project a particular image. Research has shown that sometime between pre-school and second grade, children begin to make inferences about people based on the products they own (Chaplin & Lowrey, 2010). The findings of this study were consistent with past research that found that children make inferences about who people are, based on their clothing consumption choices. Piacentini and Mailer (2004) found that children believe that clothes provide useful information about a person, in some way or another. The results revealed that there were no demographic differences in the sample with regards to the image construct. This also supports the idea of South African child consumers being a largely homogenous in their consumer behaviour.

Affiliation: The third construct, affiliation, was made up of the variables ‘buy same sneakers as classmates’, ‘buy same sneakers as race’ and ‘wear same brand as my friends’. This refers to the ways in which children use consumption to fit in with social groups. In modern societies, consumers use symbolic consumption to achieve a sense of affiliation (Gbadamosi, 2015; Chiesa & Dekker, 2022). The findings of this study were similar to those of Piacentini and Mailer (2004), who found that children use symbolic consumption as a mechanism for conforming, with clothing being used as a signal that they are similar to the people who wear the same kind of clothes. The authors also found that fitting in with their peers is of great importance to adolescents, with clothing being used to symbolise the link between the child and his/her peers. According to Nikcovic et al., (2019) clothing is the primary means by which children can communicate their social identity and signify the values espoused by the group. Rodhain and Aurier (2016) found that children will even wear branded clothes that they do not like, just to be accepted or not to be rejected by their peers. This signifies how important clothing is to children, as a symbol of peer group connection. The results also revealed that there were gender differences on the affiliation construct, with boys more likely to engage in symbolic consumption for the purposes of fitting in than girls. Gender, as a social construct, has been associated with fashion for a long time hence gender differences in clothing consumption are of interest to scholars (Nash & Sidhu, 2023). Theorists have argued that of all the links between clothing and identity, gender has been one of the most significant factors (Twigg, 2015). The results of this study thus affirm that children’s clothing consumption is closely related to their social networks.

Identity. This factor was made up of the variables ‘Can tell what kind of person by clothes’, ‘Show people who I am with my clothes’ and ‘People show who they are with their clothes’. The construct refers to the ways in which children use clothing to create their own identity, to make inferences about the identity of others, and recognise that other people use clothing to create their own identity. Certain goods are valuable in that they provide “identity-utility”. People’s tastes, reflected in the products they purchase, the attitudes they profess and the preferences they hold, are all markers of identity (Chiesa & Dekker, 2022). Clothing as a marker of identity, is particularly important during times of uncertainty such as the transition from being a child to an adolescent (Piacentini, 2010). The link between clothing and identity has long been a theme in the study of fashion consumption (Twigg, 2015). Studies on symbolic consumption hold that clothing as a marker of identity is the most common way in which people attribute symbolic meaning to goods (Lloyd Parkes and Doherty, 2012; Nikcovic et al., 2019; Rodhain and Aurier, 2016). According to John and Chaplin (2019), studies into how children describe their self-concept have shown that they use products and brands to communicate something about themselves in a non-verbal manner. The findings of the current study revealed a link between children’s self-concept and their clothing choices. Similarly, Rodhain and Aurier (2016) found that branded clothes can play a fundamental role in children’s identity construction. The results revealed that there were no demographic differences in the sample with regards to the identity construct. The results of the study thus affirm that South African children’s clothing consumption is closely related to their identity formation.

6. CONCLUSION

This study provides the first attempt to study consumption symbolism in children from an African perspective. This research sought to answer the question of whether South African children engage in symbolic consumption through their consumption of clothing and identify the ways in which they engage. The study also sought to discover if there are any demographic differences in children’s symbolic consumption behaviour. The results have shown that child consumers in South Africa moderately engage in symbolic consumption, and that the clothes they

wear perform various social functions. The term moderately is adopted because the responses of the children suggested that in many cases, clothing is used for functional and utilitarian reasons as well, rather than the symbolic. For those children who do engage in symbolic consumption, clothing is used to express individual identities, fit in with social groups, draw inferences about others from the latter's clothing, and employ clothing as a yardstick to gauge other's social image. The study therefore reveals that South African children recognise the symbolism that is inherent in consumption and that they engage in it. This study thus contributes to the conceptualisation of South African children as active participants in consumer culture. While studies on European and American children found that children in those cultures fully engage in symbolic consumption, the current study found that South African children only moderately recognise the symbolic meanings of consumption and engage moderately in symbolic consumption. The results of the study also revealed that except for the way children use clothing for social group affiliation, there were no demographic differences in their engagement with consumption symbolism. This suggests that contrary to the literature, age, gender, and socio-economic status have little to no impact on South African children's engagement in symbolic consumption. The results of the study thus challenge the applicability of Western theories on African consumers, given the differences in some of the findings. This supports calls for child consumer research that is culture-specific and includes African perspectives.

6.1. Implications for Marketers

Over the past few decades, children have become a major market for commercial organisations. Marketing scholarship acknowledges that children are consumers in their own right, thus insights into their consumer behaviour can help shape our understanding of consumer culture. Studies on children as consumers are necessary because the findings have implications not only for the current marketing environment but also for the future of marketing (Sigirci et al., 2022). The insights of practitioners into childhood consumption can be enhanced if they can realise that South African children consume not merely for functional reasons, but that there is some form of symbolism attached to their consumption. Marketers need to understand the social and cultural context under which children consume to better communicate with these developmentally delicate consumers. Socially responsible marketing to children should encourage them to think critically about consumption and its social implications.

6.2. Limitations

The primary limitation of the study was the sample size ($n = 192$). Research with children requires multiple levels of gatekeeper approval. As such, access to child respondents is restricted, due to the ethical consideration of avoiding harm to children. A consequence of the limited sample size is that the results of the study cannot be generalised to African child consumers but to South Africa only. Additionally, the small number of respondents possibly contributed to some of the questionable results from the CFA. Another limitation of the study was that much of the research on children's symbolic consumption has adopted qualitative methodologies, making it a challenge to find quantitative studies against which to benchmark the current undertaking. A methodological limitation of the study was that factor analysis was conducted with only 15 observed variables, which resulted in the extracted constructs having few observed variables, which likely had an adverse effect on the validity and reliability values.

6.3. Future Research Directions

Data for this study were gathered from a relatively small sample ($n = 192$). As such, studies involving larger samples of African child consumers could potentially improve the findings. Additionally, studies involving children from other African countries might provide useful insights into child consumers on this continent. Much of the research on children's symbolic consumption has taken place in economically developed nations. Research on children with limited or little access to economic resources could provide useful insights into how youngsters from impoverished backgrounds differ from their more affluent counterparts in respect of their engagement in symbolic consumption. Studies on children's consumer behaviour have focused on understanding the differences between youths with differential access to economic resources. In addition, some of the current results reflected values that were below the minimum threshold, possibly because the researchers developed a questionnaire from the literature, as no scales for measuring children's symbolic consumption had been identified. As such, future research could develop, test, and validate a scale for measuring children's engagement in the symbolism of consumption, which should include more items for measuring each construct. Additionally, each construct should be measured with items that address a specific theme. The children gave answers that were very different for questions measuring the same constructs, because the questions were not worded according to themes. In future, slightly increasing the number of items may lead to higher values for Alpha.

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