

CONSUMERISM AND CONSUMER RIGHTS PROMOTION IN NIGERIA: A WAY TO EMPOWERMENT

Mary Uche Barango-Tariah, Ph.D. and Willie Etim Willie, Ph.D.

marybarangotariah@gmail.com, willieetim2@gmail.com

Department of Marketing, Faculty of Administration and Management, Rivers State University, Nkpolu- Oroworukwo, PMB, 5080, Port Harcourt, Nigeria.

ABSTRACT

This paper explores the issue of consumerism and consumer protection in the Nigerian situation using an Institutional Theory perspective which elucidates the role of institutions on consumer attitudes and the enforcement of consumer protection mechanisms within firms. While it is the trend all over the world, consumerism is explored within the Nigerian setting because of the sociopolitical actors such as the government, business enterprises, and regulatory bodies involved. The understanding of how external and internal forces work together – coerced, normative, and imitative – can be aptly referred to as isomorphism which will greatly affect the growth and development of consumerism and particularly the enforcement of consumer rights in the Nigerian context. The research is conducted based on theoretical and review opinion research methods. Having reviewed the existing approaches and systems, this research paper identifies the pertinent issues and prospects regarding the present state of consumerism and consumer rights in Nigeria. This study also addresses such concerns as poor consumer protection implementation, structural constraints, and the unavailability of consumers' awareness, and suggests ways of reinforcing existing consumer protection policies and organizational efficacy. Finally, the paper recommends constitutional restructuring to improve the level of consumer protection by developing efficient legislation, burdening regulatory authority with more openness, as well as educating the consumers. New areas of applied research are identified to provide evidence of organizational changes leading to changes in the user's and corporation's behaviour, with consideration of the current market situation in Nigeria.

INTRODUCTION

In many previous decades and even centuries concern about consumption has never been observed as a value. In today's world the society appears to have understood the importance of consumption, this phenomenon has developed into its own separate, distinctive school. It can be described as economics and culture that promotes and prescribes ever increasing levels of purchasing – to purchase is one thing. However, this is no longer rote behaviour associated with buying things. It represents how one would live and thus shapes the individual as well as the society (Bardhi et al., 2020). Consumerism also serves other important functions in society particularly in the context of Nigeria where demographics in terms of urban growth and economic development are changing rapidly. Built into this evolution though is the question of how easy it is to protect consumer rights within such a growing market.

Consumer Rights while promoting consumerism deals with the rights of people when they are in the marketplace. These rights include the right to safety, the right to be informed, the right to choose and the right to be heard (United Nations, 1985). It is also important to recognize consumer protection considering the situation in Nigeria as it provides means where the public can make active and educated decisions against misconduct by corporations. The attempt to trace the history of the development of the consumer protection in Nigeria is plausible with tangible initiatives like the Consumer Protection Council Act of 1992 and the Federal Competition and Consumer Protection Act of 2019, both designed to protect consumers from abuse and promote fair commercial activities (Ogunleye, 2020). Nevertheless, the inability to realize these rights is prevalent owing to bureaucratic tendencies, corruption, and low levels of awareness among the people.

In comprehending the issues revolving around consumer and consumer rights in Nigeria, one must also factor in Institutional Theory. This theory conceptualizes institutions comprising constraints such as laws, rules, dispositional and operational norms that guide sociological and organizational conduct (DiMaggio & Powell, 1983). Further, Institutional Theory attempts to explain the extent to which individuals and organizations are influenced by the environments in which they find themselves in terms of coercive, normative and mimetic isomorphism. In the case of Nigeria, it is observed that the practice of consumption and the consumption of goods and services is influenced in large part by institutional elements such as the state regulatory authority, the social culture, and the market structure, among consumers and businesses respectively. These institutional aspects play an important role in tackling the problems of consumers and especially in improving the consumers rights in the economy.

The need for the relevance of institutional theory in understanding certain phenomena in Nigeria is a matter of great importance. In the recent past as Nigeria moves on its complex social and economic terrain, there is emphasis on the dynamics of consumerism and the structures to which this aspect of the economy is articulated. These interconnections between consumers, firms and institutions bring with them the necessity of attending to the issue that institutions can be used to assist consumers and enhance their rights. This research seeks to analyze the conceptualization of consumerism and consumer rights in Nigeria using institutional theory, thus calling for better institutions to safeguard the interests of consumers and ensure that fair trade is observed. The aim of this research study is to review the current literature available on the aspect of consumerism and consumer rights in Nigeria. This literature review will be anchored on Institutional Theory. This paper analyses the relevant male-oriented and female-oriented considerations, their legislative undertakings, and institutional mechanisms in order to assess the possibilities and limitations of advocating for the rights of consumers in Nigeria. In other words, this research seeks to enrich the current discussions around empowerment of consumers in Nigeria and encourage the development of institutional mechanisms for consumers' protection in the country. The framework below gives a schematic representation of the extent that will be covered.

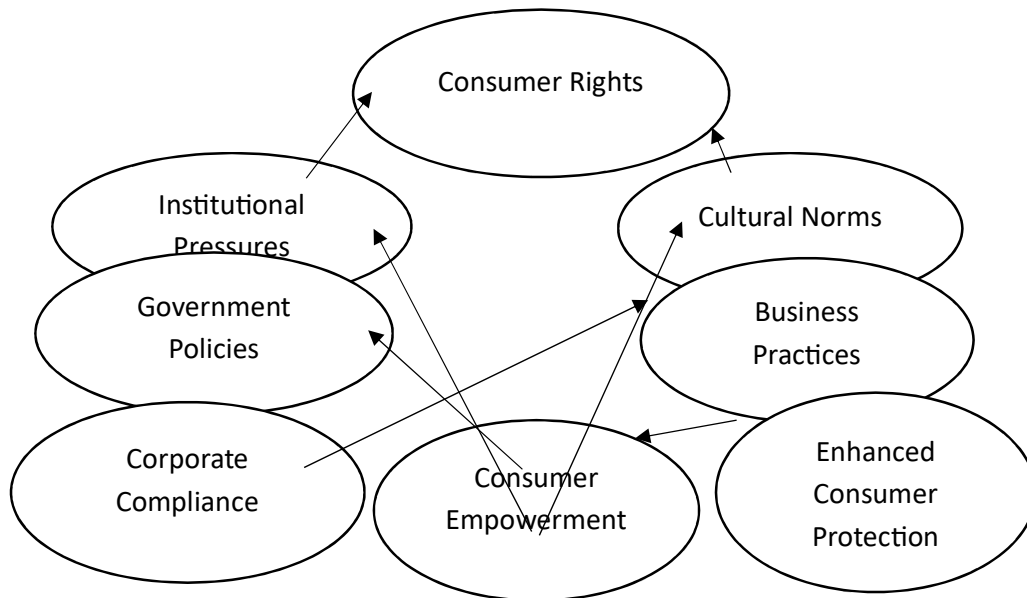


Figure 1.: Visual Diagram of the Theoretical Framework Showing the Interrelationships between Elements of Consumerism and Consumer Rights in Nigeria

Source: Researchers' Conceptualisation 2024.

Institutional Theory

An appreciation and understanding of the ins and outs of consumerism, especially in the Nigerian context, can be achieved by the application of Institutional Theory. As a simple explanation, Institutional Theory states that people in organizations are subject to a certain set of norms, values and rules which constrain and direct their behaviour and decisions (Scott, 2008). Revolving around this theory are such issues as the role of institutions in facilitating relationships, the influence of institutional frameworks on organizational behaviour, and the processes through which institutions develop. For ethical practices to be promoted and consumers uplifted in Nigeria where the economy is both cultural and institutional, there is need to appreciate the effect consumerism and consumerism rights have of the Institutional Theory. Institutional theory highlights the significance of institutional isomorphism, or the processes that cause organizations in the same field to become more alike over time. DiMaggio and Powell (1983) suggest that there are three kinds of isomorphic pressures which are quite distinct from each other, and these are coercive, normative and mimetic. Coercive pressures are often external enforcement such as governmental mandates or legislations that require specific actions to be undertaken. In Nigeria, such external pressures are best represented in the consumer protection legal framework which seeks to enhance ethical behaviour in the market. The Federal Competition and Consumer Protection Act (FCCPA) of 2019 comes at the apex of this framework providing rules of engagement that must be adhered to to safeguard the interests of consumers while conducting business activities (Federal Republic of Nigeria, 2019).

Normative pressures result from cultural expectations and ethical codes specific to an occupational group. These pressures are frequently informed by associations, educational systems, and rules that restrict certain behaviours. In Nigeria, for instance, with the rise of consumer advocacy groups and the wide adoption of CSR practices, there is indication that normative pressures are forcing businesses to conduct themselves to ethical standards that are more acceptable to the communities. Profit is no longer the only preoccupation of the companies but building their goodwill and trust among consumers (Uchenna et al., 2021). Thus, it compels the organizations to undertake such behaviours which these normative standards support and in turn, these behaviours affect the way an organization relates with the customers. Mimetic pressures come in when organizations copy other organizations practicing successful strategies even based on the industry hierarchy. This is significant in the Nigerian context as businesses can also view engagements and marketing efforts towards the consumers as legitimate success strategies. The rapid acceptance of online marketing techniques particularly during the covid19 lockdown period explains the extent to which consumers' interactions may be innovated under mimicry (Ogunyemi et al., 2020). The relevance of Institutions Underlying Consumerism and Consumer Protection Laws in Nigeria explains the degree of institutions and their impact on people as consumers and the marketplace as well. Having these concepts in mind, the actors will know how to assess very well the situation of consumer protection and accountability of businesses. Take for instance the case of consumer protection where appropriate laws is enacted so as to provide legal protection to consumers from unfair practices however the practical application of such laws highly depends on how the organizations behave towards such laws and towards change in general (Ogunleye, 2020).

As a result, the function of institutions in Nigeria that is, government, businesses and regulatory bodies becomes very important in influencing consumers' behaviour. Most of the Nigerian institutions especially the governmental arms for instance, the Federal Competition and Consumer Protection Commission (FCCPC) are useful in implementation of laws that are geared towards the protection of consumers and encouraging fairness in conducting business (Nigerian Communications Commission, 2020). In addition, businesses have come to appreciate the value of CSR in enhancing trust and loyalty among consumers. In this way, meeting standards and expectations involves meeting the legal requirements of the organization, which also improves the consumers' experience (Adebayo et al., 2022). To compare this with the theoretical framework, testing the hypotheses in practice has to be attempted. For example, a research design could include interviews with business managers on the impact of such factors as institutional pressure on the practice of business in

question. More so, assessment of the content of corporate CSR strategy may serve the purpose of helping explain how companies strategize for their business in relation to consumer protection and societal norms. This strategy would enable one to capture a detailed perspective of institutional isomorphic pressures and corporate actions in Nigeria.

Finally, the application of Institutional Theory to understand consumerism and consumer rights in Nigeria reveals important aspects of the institutions that influence consumer behaviour. Knowing what coercive, normative, and mimetic pressures can enable the various stakeholders to speak of the challenges and opportunities in the market. In addition, appreciation of the place of Nigerian institutions in terms of their ability to enforce or enable ethics will enhance consumer empowerment and compliance with consumer rights by companies.

Consumerism

As a multifaceted aspect of society, consumerism has a multitude of definitions and interpretations that are warranted by the different types of consumer behaviour present in Nigeria. There are however core tenets when the behaviour itself is looked at as consumerism and this is mainly thriving within the society and the economy through various means encouraging and this time around the purchase of goods and services continually (Ritzer, 2019). This definition draws attention to the consumption and belief systems side of society demonstrating that it is not only issues such as peoples' feelings and choices that determine when and what to consume, but other factors in the economy and society as a whole that tell the story of how consumption works.

According to another view of consumerism it is expressed as a social process which enables the use of knowledge to make choices that enhance Consumer protection and encourages responsible commitment to business practice (Kotler & Keller, 2016). This view elaborates the two faces of the coin of consumerism, how it is a basis for its antagonistic economic growth as well as a bastion for consumer protection and rights. Nonetheless, detractors contend that there are drawbacks to consumerism, such as wastefulness, destruction of the environment, and frivolous preoccupations with possessions and wealth that create problems which are more important (Dittmar, 2017). In Nigeria, the development of consumerism has changed quite drastically over time because of globalisation and technology and the changing tastes of the consumer. The advent of digital services and e-commerce has changed the way Nigerians use and interact with services and products, presenting new trends in their consumption. However, the advancement of consumerism in Nigeria is urban. There are always limitations. The policies of governments and the traditions of the society are examples of the institutional framework that impact on a consumer's behaviour towards consumption practices.

In Nigeria, there are institutional frameworks that also bind on consumer behaviour. The FRCCPC is an example of the position that protected consumption in Nigeria is under the control of the state. It also helps that these institutions work towards protecting the consumers by ensuring that healthy competition is the key goal of all businesses (Ogunleye, 2020). This is because most societies have notions of what is or is not decent consumer behaviour and the satisfaction of these mores influences consumption behaviours as well. Within social systems for instance, the prevalent Nigerian culture that majority of individuals live within families, helps in determining what individuals buy, since they tend to buy for the family rather than for themselves (Uche et al., 2021). In addition to governmental policies that affect the economy, culture and societal expectations come to play in Nigeria's consumerism. Where the government is in charge of the administration of laws related to the protection of consumers, such could boost or lessen the encouragement for the consumers to partake in the market. The implementation of measures like those taken by Federation Competition and Consumer Protection Council (FCCPC) to protect the interests of consumers is vital in averting such concerns and building confidence in gender consumers that their rights shall be protected which is essential in growing consumerism (Adebayo et al., 2022). On the other hand, the lazy application of such approaches makes the citizens more cynical and lets them down, that is opposite to promoting consumerism in the state.

To address the verification of the effects of institutional pressures on consumers spending behaviour in Nigeria, a survey-based analysis may be utilized. This approach would seek to obtain information from the respondents, i.e. consumers about their understanding relative to institutional pressure, their spending patterns, and their perceived level of safety with the current consumers' protection legislations. By evaluating how consumer behaviour relates to institutional pressures, it is possible for policymakers to assist in evaluating existing policies and making recommendations for better ones.

Consumer Rights

Considering the notion of consumer rights. It constitutes the basic right of the consumer to be treated fairly, to be properly informed, and to be protected against the unfairness of the market. Many definitions available in scholarly literature highlight the importance of the consumer rights as an issue of consumerism. For example, consumer rights have been defined as the right to safety, information, choice, and the right to redress, and these are all proposed to assist the consumer in dealing with the business (Smith, 2019). This definition points out the importance of ensuring that consumers are educated and shielded while making their purchases. Another perspective within the academia on the topic of consumer rights relates to the right's protection within the legal systems. 'Consumer rights laws are predicated upon removing the risk of people becoming victims of such injustice and in providing the means for recovery in the event that recovery is called for' (Wright, 2020). Nonetheless, such approaches have their limitations; for example, it is often noted that if the legal and regulatory framework is in place, it does not mean that the actors will be protected, as the presence of enforcement mechanisms and structures is crucial (Ogunyemi, 2021).

The advancement of legislation which protects consumers in Nigeria has gone through notable stages. The year 2019 saw the formation of the FCCPC, which as a body aims at protecting competition and consumers, and this is an important step in the protection of consumer rights (Federal Republic of Nigeria, 2019). This body is very pertinent in dealing with consumer issues investigating complaints, implementing laws on consumers' safety, and educating the society on awareness of the consumers' rights. Consumer protection in Nigeria is through multi-institutional and regulatory frameworks the most active and visible of which is the FCCPC. The Commission is responsible for the implementation of laws on consumer rights and fair-trade practices by the firms. Moreover, agencies like the National Orientation Agency (NOA) also help consumers know their rights and encourage them to act responsibly (Nigerian Communications Commission, 2020).

Introducing Institutional Theory to Address Consumer Rights brings out the importance of institutional arrangement to consumer protection. In many instances, enforcement of consumer rights is subject to the institutional environment, that is, the political, social, economic order and any other forms of institutions (Ogunleye, 2020). For instance, the protection of consumers by the agency may hard to realize because of internal corruption and poor bureaucracy to mention a few concerns with the agency. In countering the expectations of consumer protection policies, the case studies of specific instances where such policies were put into practice could be used to evaluate the internal mechanisms of institutions in protecting consumers. This would mean looking at how particular – given that some – consumer complaints, if registered, have been dealt with by the relevant regulator. In such cases, the process that defines features of enforcement of consumer law and processes of complaints resolution is outlined and its defects identified, as well as ways to enhance the process suggested.

Current Consumerism Landscape in Nigeria

The contemporary consumer environment in Nigeria is marked by several developing tendencies that indicate the enhanced consumption by the consumers. For example, one can observe a growing trend of shopping more on digital platforms due to the acceptance of e-commerce and mobile activities. This has changed how Nigerians relate to goods and services as they can access a lot of information and even more options (NBS, 2021). Besides, Nigeria's reasoned exposure towards

consumption and brands has been eased by globalisation. In this respect, orientation towards nation's institutional framework, determines the preferred behaviour of consumers in that landscape. For instance, the Federal Competition and Consumer Protection Commission (FCCPC) affects the market audience's perception of the level of consumer trust that they can find in the marketplace. The adaptation of the consumer protection laws and policies works towards achieving safety in both the responsible use of the resources by the consumers and their loyalty (Uche et al., 2021). In addition, it is becoming clearer for companies that CSR is an essential factor in the consumers' satisfaction. There is an increasing interest towards fair conduct, which has led businesses to embrace CSR strategies that are standard with institutions and consumers' rights.

Without a doubt, the impact of e-commerce on consumerism practice in Nigeria is significant. The advent of online shopping has changed the way retail business is done. It is easier and there is access to a larger variety of goods. Nonetheless, the issues associated with consumer protection are numerous in the cyberspace. The common trust issues that are likely to fail the consumers include scams, inferior quality goods, and ineffective complaint handling mechanisms (Ogunyemi, 2021). In this context, a survey or observational study could be designed to examine the level of consumers' trust in e-commerce and the ability of the authorities to regulate it by considering the way consumers feel about or experience online shopping. This analysis would help ascertain how effective the regulation is and what problems the consumer encounters in the virtual market.

Notwithstanding the creation of consumer rights legislations and machinery for their enforcement, there are still several factors that obstruct the effective enforcement of consumer rights laws in Nigeria. One of the key issues is the ineffective implementation of consumer protection laws, as has been noted; this is often due to lack of capacity, corruption, and red tape (Wright, 2020). Consequently, many consumers are left in a position where they can be taken advantage of and treated unfairly in the marketplace. This also provides greater efficacy of institutional protection of consumer rights. Long bureaucratic procedures may treat consumer's grievances but include much waiting and helpless review making consumers unhappy and hopeless (Ogunyemi, 2021). Furthermore, there is the issue of corruption coordinating regulatory agencies which also discourages and makes the consumers lose faith in the institutions and thus, foregoing the quest for the solution to their problems. The problems from which these agencies suffer such as lack of accountability and open operations make the situation worse for the consumers.

In addition, the absence of consumer education and institutional support presents another significant challenge to effective consumer rights protection. As a result, many consumers do not know their rights and how to seek redress, which affects their self-advocacy (Adebayo et al., 2022). This is also compounded by economic and institutional factors in that, for instance, low-income consumers may not have the ability to fight a legal battle or deal with an institution. In this regard, the statistical analysis of consumer complaint data, as a method to assess the correlation between institutional failures, consumer grievances, and trust, could be carried out. This approach entails an analysis of the rates of occurrence of complaints, the rates of responses to the complaints by the regulators, and the levels of satisfaction expressed by the customers. Such studies seek to establish the relationship between the deterioration of institutions and the trust of their consumers and provide a basis for change.

While it is not easy to ensure that consumers rights are upheld, there are, however, many ways in which consumerism could be improved and made more effective by providing supporting institutions. The most important element of improvement of existing consumer protection laws is a development of their legal and regulatory base. This means that not only legislation has to be changed because of the newly emerged problems but also, the agencies in charge of regulation have to be 'resourced' in terms of money and personnel so that they can execute their duties effectively (Ogunyemi, 2021)). In addition, improving the strength of the consumer protection institutions is also important in order to build the pillars of the consumer rights. This entails equipping regulatory staff with the necessary skills and materials, creating more awareness on consumer issues, and involving more people in the efforts to protect them (Uche et al., 2021). Blending these activities with the use of

Institutional Theory in corrections of the policy process can enhance the Giddens' coercive, normative and mimetic dimensions to aid in embedding consumer protection as well as consumer empowerment as a way of life.

Enhancing consumer literacy through non-profit and public sector institutions is a further potential. Institutions can assist people in utilizing the marketplace more efficiently by teaching them about their rights, resources available to them, and ways to advocate for themselves. Therefore, with the objective of consumer education in mind, programs can be designed and implemented within the schools, the community organizations, and to the public through campaigns for effective consumption practices (Adebayo et al., 2022). Impact evaluating the consumer education program made by the institutions can also be done using pretest and posttest surveys. These surveys would measure the level of consumer awareness, the knowledge of ones' rights and the seeking of redress before and after the education intervention. It is hence possible to find out from the research how far the awareness works towards the education of the consumers at large.

CONCLUSION

The analysis of consumerism and consumer rights in Nigeria presents a bounded yet vast view of consumer engagement, organizational framework, and the associated culture. Consumer rights, consumerism, the structure of institutions, are some of the salient issues that point to the developments and problems encountered in the course of consumer sovereignty within the Nigerian spaces of trade. Moreover, these complexities can be understood through the prism of Institutional Theory, which focuses on, among other things, the importance of certain institutions, and the social beliefs, in influencing individuals, and how effective measures in protection of the consumers are taken. We see the situation regarding consumerism and consumer rights in Nigeria as highly complex and fraught with serious problems. The introduction of laws on consumer protection and the creation of institutions such as the Federal Competition and Consumer Protection Commission (FCCPC) is encouraging. Nevertheless, the ineffective application of such legislation and other cultural and institutional impediments undermines the initiatives to trust and empower the consumers. Moreover, the very rapid emergence of digital platforms has its upsides and downsides, as it enables the consumers to freely shop across different markets, albeit a global, interconnected, but dangerous one.

RECOMMENDATIONS

Based on the review of extant literature, we put up the following recommendations:

To overcome these challenges, there is a need for urgent institutional reforms that would encourage proper consumer behaviour and enhance consumer protection in Nigeria. This entails also building the capacity and resources of regulators to enforce consumer rights, transparency and accountability in these institutions. In addition, there should be consumer education programs so that people have better chances of finding their way in the market.

There is also a need for more research to be conducted to know more about the phenomenon of consumerism in Nigeria as well as to help in formulation of relevant policies. For example, it is possible to understand the subject better by marketing research on what existing consumer protection measures are effective and why, and institutional reforms how such behaviour changes, especially consumer behaviour - pro-active, whenever there is a need for reforms. Also, research concerning culture's influence on consumer awareness of their rights as well as awareness of respective programs proves to be useful for consumer empowerment sorted out more successfully Marketing policy.

Finally, action focusing on restructuring institutions alongside increasing society's knowledge of the issues at stake and shifting the stakeholder perspective is necessary to advance consumers' rights and make the market environment more favourable for consumers in Nigeria. If these factors are given attention, Nigeria would become a better place for the consumers without neglecting the economy.

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